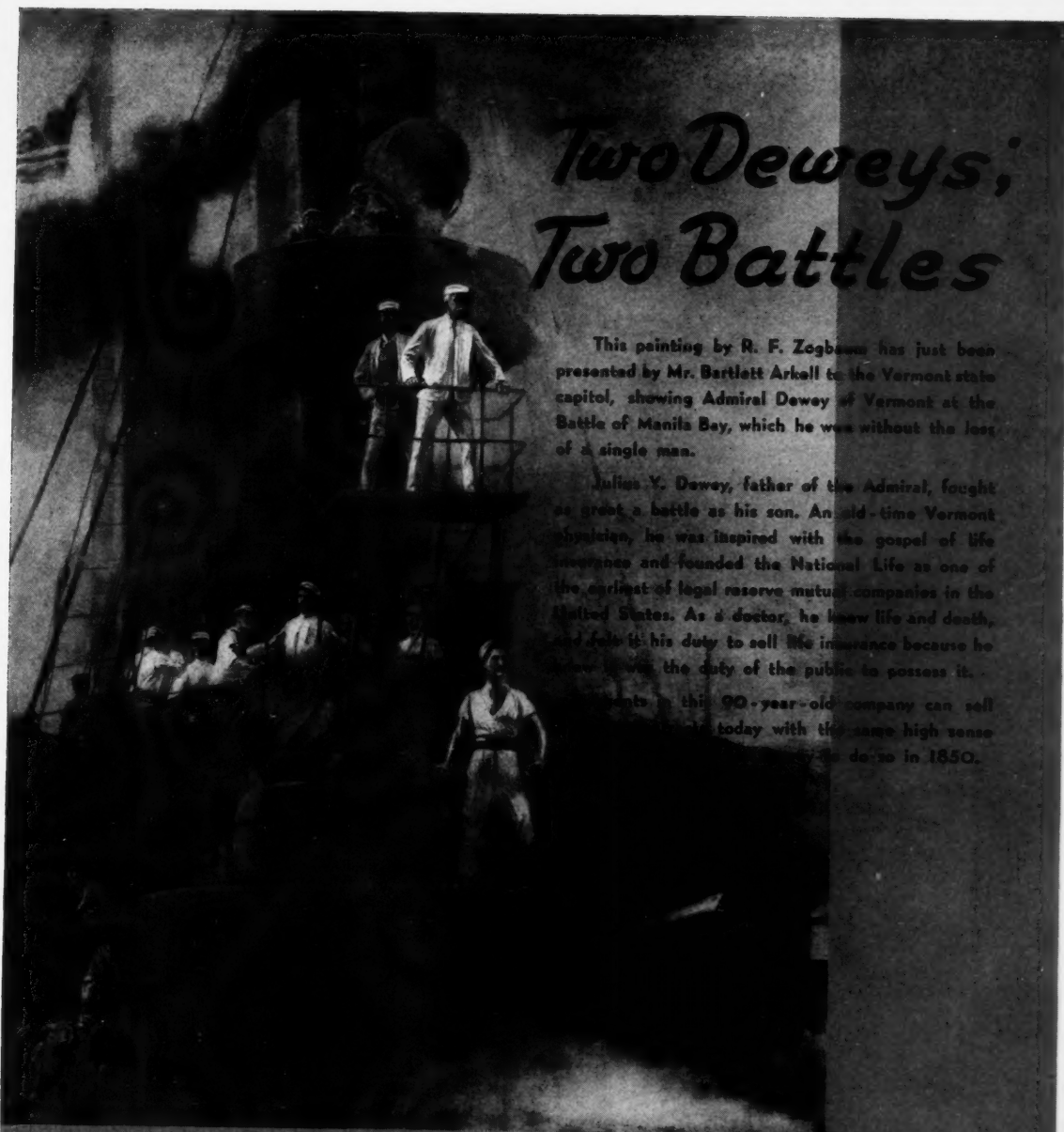


# The NATIONAL UNDERWRITER

*Life Insurance Edition*



This painting by R. F. Zogbaum has just been presented by Mr. Bartlett Arkell to the Vermont state capitol, showing Admiral Dewey of Vermont at the Battle of Manila Bay, which he won without the loss of a single man.

Julius V. Dewey, father of the Admiral, fought as great a battle as his son. An old-time Vermont abolitionist, he was inspired with the gospel of life insurance and founded the National Life as one of the earliest of legal reserve mutual companies in the United States. As a doctor, he knew life and death, and felt it his duty to sell life insurance because he knew it was the duty of the public to possess it.

Agents in this 90-year-old company can sell life insurance today with the same high sense of duty that they had to do so in 1850.

**NATIONAL LIFE**  
INSURANCE COMPANY  
HOME OFFICE **VERMONT**  
MONTPELIER

PURELY MUTUAL — ESTABLISHED 1850

In Two Parts  
Part I

FRIDAY, MAY 17, 1940



## ... looking for a **JOB!**

How many men in life insurance selling today were, before taking it up, looking for a better job. The special advantages of life insurance work induced them to take up the best-pay-for-actual-work profession in America.

If you were one of these men, you need be congratulated, for you have shown the life insurance business that men want to make money while serving their fellowmen.

The Midland Mutual has adopted an agency slogan—"A Better Income Through Better Service." Every man needs sufficient money to purchase necessities—if he can not make money at his work then happiness turns into bitter resentment. Every Midland Mutual man has the opportunity to earn sufficient money. His scope of operations is not hindered by lost-in-the-shuffle methods. Concrete promotional plans, business building sales talks, Home Office training, favorable contracts and many more features driven forward by the momentum of self competition make it possible for the agent to earn a better income.

The Midland Mutual Family is a happy family because it is not too large to lose the personal touch yet large enough to serve the public well—over 118 millions in force.

Address Inquiries to Agency Dept.

**THE MIDLAND MUTUAL LIFE  
INSURANCE COMPANY**  
COLUMBUS, OHIO





# The NATIONAL UNDERWRITER

In Two Parts  
Part I

Forty-fourth Year—No. 20

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, FRIDAY, MAY 17, 1940

\$3.00 Year, 15 Cents a Copy

## Industrial Insurers Conference Opens in Jacksonville

**Ordinary and Industrial Now Being Stressed—All Sections Represented**

By **GEORGE E. WOHLGEMUTH**

JACKSONVILLE, FLA. — At the Industrial Insurers Conference meeting here this week, 200 representatives of about 50 industrial companies are attending the annual meeting of the oldest company organization in the industrial business. Starting informally at Mobile, Ala., with a small number of southern executives present, the organization has grown so that it now includes representative companies in all sections.

### Samford on TNEC

In his report President Samford dwelt largely on the TNEC investigation and a discussion on that subject was led by L. E. Lee, president of Peninsular Life, who is a member of a steering committee which has been working on a brief to be filed with the TNEC.

The home office attitude toward ordinary production is the most important factor in getting ordinary production from industrial agents, Guilford Dudley, Jr., vice-president of Life & Casualty, declared. Managers and agents, he said, will give the home office the business it wants or they think it wants.

There is no reason to discriminate between ordinary and industrial, Mr. Dudley said, because each has its place and the industrial policyholder is likely to be the ordinary policyholder of tomorrow.

H. T. Dobbs, vice-president Industrial Life & Health, chairman of the executive committee, reported that the committee recommended membership applications of Cosmopolitan Life, Memphis; State Capital, Raleigh; United of Chicago, and Tharp-Sonthheimer Life & Burial, New Orleans, which were approved.

P. W. Jones, Bankers Health & Life; J. H. McCary, Southern Life & Health, and E. T. Burr, Durham Life, were appointed members of the nominating committee.

Curtis P. Kendall, vice-president of Washington National, gave the paper of D. J. Wellenkamp, of Washington National, and T. J. Mohan, vice-president Eureka-Maryland, gave the report on public relations of E. W. Craig, executive vice-president of National Life & Accident.

### Wellenkamp on House Organs

Mr. Wellenkamp's paper discussed house organs and bulletins, saying that such publications should be designed to stimulate, encourage and

(CONTINUED ON PAGE 8)

## Life Production in April Rises 13.5%

**Life Presidents Association Reports Four Months' Drop of 1.6 Percent**

NEW YORK—Life insurance production for April increased 13.5 percent over April, 1939, according to the Life Presidents Association. For the first four months sales were off 1.6 percent. With all classes contributing to the April increase, new business for the month was \$624,770,000 against \$550,666,000, a gain of 13.5 percent.

New ordinary insurance amounted to \$449,118,000 against \$385,634,000, increase 16.5 percent; industrial was \$135,852,000 against \$129,051,000, increase 5.3 percent; group was \$39,800,000 against \$35,981,000, increase 10.6 percent.

For the first four months, production was \$2,455,649,000 against \$2,496,113,000, decrease 1.6 percent. New ordinary amounted to \$1,692,932,000 against \$1,845,982,000, decrease 8.3 percent; industrial was \$512,734,000 against \$476,681,000, increase 7.6 percent; group was \$249,983,000 against \$173,450,000, increase 44.1 percent.

## Starting Gun Fired in National Trustee Race

TOPEKA, KAN.—The Topeka Association of Life Underwriters has endorsed Oscar T. Cropper, general agent of Aetna Life here, for trustee of the National Association of Life Underwriters.

Apparently this is the first formal announcement of any candidate for trustee. It is understood that an influential movement is developing in behalf of Earle H. Schaeffer, general agent at Harrisburg, Pa., for Fidelity Mutual Life.

## Blanks Committee Is to Draft New Schedules

COLUMBUS—Walter A. Robinson, actuary of the Ohio department and chairman of the blanks committee of the National Association of Insurance Commissioners, said that the committee at its meeting in New York adopted a uniform statement blank for non-profit hospitalization service corporations.

No change was made in the B Schedule, which covers all blanks, but a committee was named to prepare a new schedule within 60 days. This will be submitted to the insurance companies and after they have tested it, they will be asked to make a report to the blanks committee. Based on these results, a report will be prepared by the committee for submission to the full committee in the fall.

A change was made in the life blank on real estate which will show the original amount of the mortgage on foreclosed property; also showing all capitalized items, interest, taxes, foreclosure costs and changes in the book value of the property.

A change was also made in the lia-

## Maduro Tells How to Revoke Reversion

**Problems Arise Out of Latest Decision in Bailey Case**

NEW YORK—Problems raised by the latest decision in the famed Bailey case were discussed by D. B. Maduro, counsel New York City Life Underwriters Association, at the May meeting of the New York Life Supervisors Association meeting.

The first question, Mr. Maduro said, is how the insured shall divest himself of a reversionary interest, since the Bailey decision is that insurance must be included for estate tax purposes if there is a reversionary interest, no matter what other incidents of ownership have been given up, if more than \$40,000 is involved. Mr. Maduro said that the method which should be used in giving up this reversionary interest should correspond with the method originally used in making the insurance over to the beneficiary as a gift. That is, if the insured made an outright gift by assignment to his wife, for example, the proper method would be to make a further assignment specifically covering the reversionary interest which was included from the original gift.

### Procedure If Trust Exists

On the other hand, if the insured has set up a life insurance trust having as its conditions the return of all interest in the trust to the insured if he outlives all the beneficiaries of the trust, then the proper form would be a release which would relieve the trust company of any obligation to return the ownership of the trust to the insured, no matter what the circumstances.

The second problem, said Mr. Maduro, is the taxability of the reversionary interest which is thus given up. In making the gift in the first place the insured had to pay whatever gift tax was due, with no deduction for the fact that a reversionary interest was retained. Hence, Mr. Maduro said, it would seem unfair to impose any additional tax when the reversionary interest is given up later. He expressed the opinion that the Treasury Department ought to clear up this point at once, without waiting for a case to come up which would clarify the gift tax status of reversionary interests. Since the Bailey case decision is quite recent, it would probably be at least a year before any would get into court.

Ordinarily the value of a reversionary interest in even a large life insurance policy would be very slight, since it would be based on the slim mathematical probability of the insured's outliving all the beneficiaries named in the policy or trust agreement.

At the association's request Mr. Maduro repeated the talk on wills which he gave at the National Association of Life Underwriters convention in Houston in 1938.

bility page of the life blanks, which will require classification of special reserves, as to actual liability or special surplus funds.

## Insuring of Medical Care Cost Still Is Indefinite

**W. A. Milliman, Equitable Society, Speaks Before Actuarial Society**

NEW YORK—Despite the enormous amount of effort that has gone into studies of the cost of insuring medical care, there is very little data on which an actuary could rely in calculating the cost of these benefits, W. A. Milliman, assistant actuary Equitable Society, stated in his paper before the Actuarial Society of America this week. The paper dealt with doctor's services rather than hospitalization insurance.

"Fortunately there appear to be several independent approaches which furnish a means of determining reference points from which a guess may be essayed, for no calculation of the cost of insured medical benefits at the present time can be dignified as anything more than a guess," he said. "These approaches are, first, an estimate of the amount which individuals now pay for medical service; second, an estimate of the cost of 'adequate medical care' upon the basis of a given scale of fees; and third, an estimate of the average charge per individual necessary to produce a given income per physician."

### Range in Cost Estimates

Mr. Milliman pointed out that estimates of the cost of "adequate" medical care, excluding the cost of treatment of nervous and mental conditions, and the cost of eye examinations, are \$15.83 per year according to the Bureau of Medical Economics' figures and \$37.50 according to figures compiled by Dr. Samuel Bradbury. The Bradbury estimate includes \$5.36 for laboratory services and \$5.81 for x-ray which are not included in the Bureau of Medical Economics estimate.

It appears reasonable to assume, Mr. Milliman said, that an insurance plan with proper safeguards will experience a demand for service in excess of that found by the Committee on Costs of Medical Care, i.e., an average of 2.39 physicians' visits per person per year and less than that indicated by another study as the number of visits necessary for "adequate" medical care, i.e., 6.6 visits per person per year. After describing two typical medical expense plans now in process of organization in New York, Mr. Milliman said that while he wished to be completely objective, he felt that the following generalizations on the subject of medical expense insurance are warranted.

1. Not all types of physicians' services meet the requirement that in an insurable hazard the happening of the event must not be subject to the control of the insured individual. Surgery and treatment of accidental injuries meet

(CONTINUED ON PAGE 8)

## "Unique Manual" Presents Statements on New Basis

Showing for the first time the new annual statements on the newly required basis which is expressed in language a "business man can understand," together with the widest collection of useful facts and figures ever compiled in one volume for use in life insurance work, the new 1940 edition of the Unique Manual-Digest will soon be off the National Underwriter press. Agents everywhere are naturally interested in becoming familiar with the companies' showings under this new form of statement and as the new Unique Manual contains the broadest coverage of statement information available from any source except the "convention" reports themselves, it will be in great demand this year. The new Unique Manual is now on the press and rapidly being rushed to completion.

Another new feature of this all-inclusive reference book is showing the incomes payable both under contracts now being issued and under contracts issued in former years. Settlement options have changed materially in recent years, and as the incomes payable under these old contracts are just as essential to intelligent programming as those of current contracts, the inclusion of income data on the older contracts is a valuable addition to the Unique Manual even though it already was the broadest source of programming material available anywhere.

### For Progressive Agents

Prepared especially for progressive agents, the 1,660 odd pages of the new Unique Manual are unique in that they cover so many unusual things not found in other publications. Among these are such things as the cash values at every age on ordinary life; paid up and extended values; net costs on retirement contracts; rates on single premium contracts; the broadest treatment of annuities, etc., available in any reference book; a list of all contracts written, with sample rates; as well as data on several hundred smaller but locally important companies not shown at all in other books.

While reference books are perhaps usually thought of as a place to find a rate or cost, the Unique Manual not only gives much more on such items than anything else but also has many extremely valuable special uses such as in answering "Where can I place this business? What about aviation? Sub-standard?" and in meeting the "term

and savings" theory currently being resurrected; not to mention its important use in connection with programming work.

The Unique Manual carries in its programming section a large number of illustrative tables and charts dealing with settlement options in general and prepared with a view toward creating buyer acceptance of the income idea. The complete programming section which includes explanations of typical situations with suggestions as to how to work them out with reference to actual Unique Manual pages, etc., is such that with it any agent may readily determine the most effective plan (as well as the insurance required) to provide for the needs of practically any prospect's situation.

### Three Phases Covered

The new Unique Manual is the only reference book published that fully covers all three classes of life insurance statistics in a single volume—(1) full reports on more than 400 companies, (2) policy provisions and company practice and (3) an extremely broad coverage of rates, costs, incomes, etc., for far more companies than any other book shows. Furthermore, it includes the smaller companies and other points hard-to-find elsewhere.

In the National Underwriter Reports, a special section of the Unique Manual, are shown the vital facts about the financial and corporate development of every company together with the details of its present standing as reflected in the annual statements expressed in the newly-required form. From these reports one may get a picture of any company's growth, standing, and manner of operation, its affiliations, kinds of business written, territory covered, official staff and numerous other items of interest.

While the Unique Manual does not "rate" or express private opinions as to the relative stability of one company as compared with another, it does set out very clearly all salient facts which will allow the individual reader to judge any company by whatever standards he feels are most important. For instance, the analytical ratios of business costs, management and underwriting give a quick picture of each company's success in the investment field, its care in selection of risks and its degree of economy in acquiring and handling business.

One especially important feature of

the Unique Manual is the thorough analysis of policy provisions and underwriting practice. For each company, the facts are presented so that users can get to the point in question without going through a lot of legal phraseology. All significant points are selected and classified so you can quickly get what you want.

The Unique Manual might be said to be three books in one and yet it is published in a single all-inclusive volume of convenient desk size. It has been built over many years by intimate association with the problems of the man in the field to furnish frequently needed information in usable form. Considering its amazingly broad scope, it sells at a bargain price of only \$3 singly, and less in quantities. Agents may also obtain their new Unique Manuals at reduced prices by ordering at their "company's special club rate." Deliveries of advance orders will be made in sequence as ordered. Copies may be obtained from the headquarters of The National Underwriter's statistical division at 420 East Fourth street, Cincinnati, or from any National Underwriter office.

## Aetna Life's Spring School Is Ended

Diplomas were presented to the 35 graduates of the spring session of the life school of the Aetna Life at Hartford. Concluding five weeks of intensive training in life, accident and group, the students and guests from the home office met for the school banquet. Chief speaker was R. B. Coolidge, superintendent of agencies.

Twenty-five different general agencies were represented at the spring session. Guest student was P. O. C. Cunha, a representative of the Metropole Companhia Nacional de Seguros Gerais at Rio de Janeiro, who planned to attend the class for a day or two to learn some of the methods of merchandising life insurance in the United States, but stayed the entire session.

Summer session of the Aetna Life insurance school will begin July 29.

### Harrison Class President

William Harrison, Houston general agent Union Central Life, will be in charge of graduation exercises of the Sales Research Bureau school at Mineral Wells, Tex., May 17. Mr. Harrison was elected president of the class; Ricks Strong, Dallas, John Hancock Mutual Life, vice-president; B. A. Donnelly, Oklahoma manager Southland Life, treasurer, and R. A. Hicks, Jr., Victoria, B. C., secretary.

## California May Get Low Cost Housing

SAN FRANCISCO—Indications are that a call for a third special session of the California legislature will be issued by Governor Olson and that one of the matters to be brought up will be an amendment of the law so that companies with admitted assets of not less than \$50,000,000 may invest in low cost housing projects providing the investment in land and improvements exceeds \$1,000,000 and does not exceed 10 percent of a company's admitted assets.

It also provides a company engaging in low cost housing must agree to waive right to deduct real estate taxes paid on such project including real property and improvements, from gross premium tax. According to advices from Sacramento this amendment would remove the legal obstacle and make possible investment of approximately \$10,000,000 which the Metropolitan Life would invest in such a project which, it is reported, would be located in southern California. F. H. Ecker, chairman of the board and F. G. Dunham, counsel, have been in California for the past two weeks.

### Prudential Has Coast Conference

Between 550 and 600 industrial and ordinary managers, assistant managers, superintendents and qualified agents of the Prudential from Utah, Montana and the Pacific Coast states attended the regional conference at Del Monte, Cal., May 14-15. Among the home office officials taking part in the conference were: Franklin D'Olier, president; George H. Chace, vice-president; and Sayre McLeod, Jr., supervisor of the western ordinary agencies.

### Advance Aviation Rider Case

LINCOLN, NEB.—By agreement, the case brought by the Republic National Life to compel Insurance Director Smrha to approve a rider that would limit payment on policies to the accumulated reserves where the insured met death either as an airplane passenger or pilot, has been advanced by the supreme court for hearing at the session commencing June 3, its last sitting for the term. This will enable a decision before September.

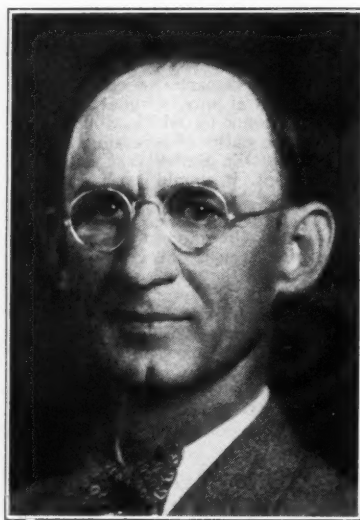
### Brake's Territory Enlarged

The territory of H. E. Brake, general agent of Provident Mutual at Sioux City, Ia., since 1921, has been enlarged to include Omaha and most of Nebraska. Central offices will be maintained both in Sioux City and Omaha.

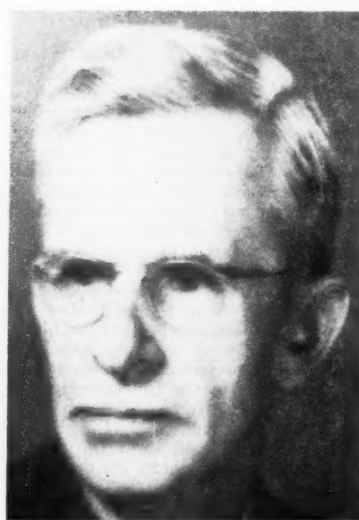
## OFFICIALS AT INDUSTRIAL INSURERS CONFERENCE MEETING



FRANK P. SAMFORD, Birmingham  
President



H. T. DOBBS, Atlanta  
Executive Committee Chairman



RAYMUND DANIEL, Atlanta  
Executive Secretary



P. M. ESTES, Nashville  
Laws Committee Chairman



## Says Federal Eyes Turned on Fire as Well as Life Field

**Western Insurance Bureau at Annual Rally Hears Ralph Kastner**

OLD POINT COMFORT, VA.—The American agency system of selling insurance should not be replaced by any "cafeteria" plan which some politicians seem hopeful of developing in this country, Ralph H. Kastner, of Chicago, associate counsel of the American Life Convention, declared in his address on "The Ramifications of the TNEC Investigation of Insurance," at the annual meeting of the Western Insurance Bureau.

In recent years the W. I. B. has followed the custom of having a speaker address the annual meeting on a subject of current importance.

The plan for selling government insurance would likely provide for distribution through banks, post offices or some newly contrived instrumentality, he continued.

He warned that federal supervision of private insurance companies would undoubtedly wreck the agency system as now constituted and substantially eliminate the independent individual agent, without whose services in the past America would not be today the best protected nation in the world.

### Sales Efficiency Challenged

"Sales efficiency in all businesses is challenged by these current attacks. It is a demonstrable fact that most life insurance and a large share of all insurance is sold and not bought. Since the number of persons who buy adequate insurance protection without urging is negligible, it is clear that selling serves a worthy purpose. If insurance is good, effective insurance selling must be good."

While stating that no deep, dark secrets exist about business, and that business leaders are generally not averse to being investigated, where done fairly and impartially, he stressed that an investigation to discover hidden facts is one thing, while that pursued with the object of developing evidence for the investigator's preconceived notions is something decidedly different.

He said that at the outset of the investigation into life insurance, the companies had cooperated heartily in the thought that a broad general review of the business might be helpful, if it were sincere and purposeful from the standpoint of the general public. And, he said, the Congressional members of the TNEC have been fair and reasonable. On the other hand, the SEC has been inclined to disregard anything of a favorable nature that appeared and to emphasize solely the "dirt" side, in order that there might be a derogatory "smearing" of state supervision of insurance, directly or indirectly.

### Sees Three Objectives

Certain SEC objectives seem apparent: First, make a case for federal supervision, secondly, effect a breakdown or elimination of the agency system, and thirdly, build a record upon which to predicate recommendations for some types of federal government-operated insurance competitive with private companies.

"These seem to be their obvious immediate objectives," he continued. "Ultimate government ownership and operation of all insurance could not apparently be their objective."

(CONTINUED ON PAGE 11)

## Pennsylvania Days Program Announced

The Pennsylvania Insurance Federation has announced the program for Pennsylvania Insurance Days convention at the Bellevue-Stratford Hotel, Philadelphia, June 4-5. The general chairman is A. J. Davis, vice-president Provident Mutual Life, and the general secretary is H. W. Teamer, manager Pennsylvania Insurance Federation. L. N. Lukens, Jr., Philadelphia attorney, will preside at the first day luncheon; W. S. Kite, vice-president Hartford Accident at Philadelphia, will have charge of the smoker that evening; W. K. Wise, vice-president Provident Mutual Life, will preside at the second day luncheon; President W. L. Talbot, Fidelity Mutual Life, is chairman for the banquet arrangements.

The theme of the convention is, "Where does the business of insurance stand today? Will it continue to occupy its present important position in the economic status of our state and nation? Or are we to face competition and regulation from our national government?"

The speaker at the luncheon the first day will be R. P. Brown, secretary of commerce of Pennsylvania. The luncheon that evening will be a stag frolic.

There will be a round table conference the morning of the second day when the Pennsylvania Fraternal Congress will meet in charge of Mrs. H. O. Chamberlain, president Pennsylvania Fraternal Congress. The mutual fire insurance round table conference will be in charge of H. S. Rich, secretary Donagel & Conoy Mutual Fire.

At the luncheon H. J. Johnson of New York City, president Institute of Life Insurance, will speak as will Superintendent of Insurance Pink of New York.

At the banquet Senator O'Mahoney of Wyoming will be the chief speaker.

## Denver Counsellor Activities Checked

**Court Forces Return of Premium on Charges of Fraud**

DENVER—The anti-twisting committee of the Colorado Association of Life Underwriters won a signal victory this week in its fight against activities by so-called counsellors when District Judge Steele awarded an assured \$650 in damages against a self-styled counsellor who had advised him to drop \$30,000 worth of life insurance in several old line mutual companies.

Commissioner Kavanaugh predicts that this decision will put an end to crooked counsellor service in the state. Soon after coming into office, Mr. Kavanaugh launched a campaign against counsellors, deprived several agents of their licenses and forced them to refund premiums collected. However, he found that under Colorado law, he had no power to prosecute counsellors who are not agents. The present court decision sets a new precedent in this direction.

### To Get 20 Percent Fee

W. H. Simon, Denver architect, agreed to pay H. A. Law who operates as the Independent Insurance Counsellors, 20 percent of the cash surrender values and loans eliminated. Law advised him to drop most of his current policies. Simon applied for \$25,000 new

(CONTINUED ON PAGE 11)

John A. Diemand, executive vice-president Indemnity of North America, will be toastmaster. He is president of the International Association of Casualty & Surety Underwriters and also heads the Pennsylvania Insurance Federation.

## Sales Promotion Is Covered by North Central Round Table

**Emotion and Challenge Are Necessary in Selling, Advertising Man Declares**

CINCINNATI—"Panty-waist sales thinking retards all of us, and the use of questionnaires and programs has taken all the fun out of buying," said R. H. Jones, president of the advertising agency bearing his name, at the North Central Round Table of the Life Advertisers Association. Worth while people are saying, "Give me a little insecurity if I have the fight, fun and opportunity to go with it," said Mr. Jones.

"Don't sell ideas or a service, sell people, who buy things because they want them. Put emotion and challenge into promotion and selling and be sure that the plans bring up the pulse rate," he advised. People are tired of the fear philosophy. "Don't remind the prospect of the reasons for fear, but remind him that he has courage."

A short time ago Mr. Jones decided he wanted some additional life insurance for an emotional reason. He called the agent, who was a friend of his, and asked him to write the business. The agent felt that Mr. Jones hadn't purchased enough life insurance and endeavored to sell him an additional policy which doubled the amount. Mr. Jones said that the agent endeavored to place the additional insurance by speaking in terms of rates, options, and policy provisions. He asked the agent to return his check for the premium on the original insurance and the agent "had a dickens of a time" placing the first policy. "He went so close to the tree, he lost sight of the forest."

### Davis Extends Greeting

C. S. Davis, Provident Mutual, vice-president of the Life Advertisers Association, extended greetings to the round table members in the absence of Karl Ljung, Jr., Jefferson Standard, president of the association. Mr. Davis said that the association has a membership of 191 individual members and 118 company members, compared to 156 individuals and 107 companies a year ago. The annual meeting, he announced, will be in Washington Oct. 14-16.

A. W. Theiss, Ohio National, round table chairman, said that the problem of getting field men to use sales promotion helps would be discussed from the three viewpoints of the economic side, merchandising and selling.

J. R. Morris, Business Men's Assurance, said that the problem of direct selling of sales aids to the field was a problem of where to get the material, how to present it, and the success attained in getting the field to use it. Mr. Morris said that he obtained his sales ideas from the field. His department is using Wilcox-Gay "recordios" successfully, both in getting a recording of sales talks which he thinks will be valuable and in holding sales meeting where voices of home office officials are reproduced on records. The recordio, he said, enables an agent to perfect an organized sales talk because it is frequently found that when an agent is asked to give his talk, he does not have his ideas organized in systematic fashion. A slide film is used to accompany sales talks. Mr. Morris stated. He also uses panel sketches at meetings, which are discussions by leading salesmen of how they use direct mail.

(CONTINUED ON PAGE 11)

## THE FAMILY'S SHARE

"Life insurance in action" is illustrated once more by this case of a mid-Western policyholder.

He was considered one of the more prosperous and successful business men of his community, and it was commonly assumed that his estate approximated somewhere between \$75,000 and \$100,000, and that his insurance estate was ample.

But upon his death it was found that his estate was due and assigned to creditors, and that his life insurance estate had likewise been assigned to creditors. His family was left in much reduced circumstances.

However, two policies of life insurance had been left payable to his family, and were conserved to that use. This \$6,000 represents practically the entire amount received by them.

Here we have an instance of life insurance having been used for business purposes, protecting debts, and an instance where through life insurance some little protection was salvaged for the family. Without life insurance the estate would have been wiped out and debts would have been unpaid.

\* \* \*

## THE PENN MUTUAL LIFE INSURANCE CO.

WILLIAM H. KINGSLEY  
Chairman of the Board

JOHN A. STEVENSON  
President

INDEPENDENCE SQUARE, PHILADELPHIA



## Illinois Bankers' New Chicago Plan

### Harry Wood's Work Is Expanded—Family Group Plan Issued

In order to make more effective its work in Chicago, Illinois Bankers Life is placing in charge of the full time organization in that city Harry Wood, who has been Chicago general agent for the past 3½ years. Now located at 33 North LaSalle street, Mr. Wood will open a new office at 120 South LaSalle street. Located there will be about six general agents. He will coordinate the activities and exercise general supervision. He will also engage in an active recruiting program.

Announcement was made Monday at a luncheon in Chicago for the Cook County representatives of Illinois Bankers Life by Vice-president Hugh D. Hart. Mr. Hart said Illinois Bankers is eager to take its place in Chicago among the middle class population, along with the largest companies.

The general agents who are not operating on a full time basis will continue to maintain headquarters as in the past and will not be directly under the guidance of Mr. Wood.

#### In Family Group Field

Announcement was also made at that meeting of the issuance by Illinois Bankers of a family group policy and of a direct mail program that has already been tested and proven. President Hugh D. Martin attended and spoke briefly. The agents evinced much enthusiasm in each of the new moves. They asked numerous questions about the family group policy and the direct mail program, indicating an intention to capitalize on these facilities.

The new contract is designated by Illinois Bankers as "family unit policy." It is similar to the forms that are being used by a number of other companies. The minimum amount that may be written on any one life is \$250 and the minimum amount on the entire family unit is \$1,500. For adults the type of insurance involved is ordinary endowment at age 85 and for juveniles it is the regular juvenile plan. It is written on a non-medical basis with certain limitations.

The direct mail endeavor centers about this simple letter:

#### Text of Letter

"Would you mind just giving us your date of birth below, in order that we may send you data on a contract, which due to its low cost, is probably the most discussed policy in the insurance world. The enclosed reply envelope needs no postage."

The policy referred to is the "Arrow of Gold." This is a plan of term insurance renewable to age 70 with conversion privileges.

An attention getting detail is the use of three one-half cent stamps on the envelope instead of the customary 1½ cent stamp.

Details of the family group contract were cited by John M. Turnbull, agency supervisor, while Edward Steffelin, agency supervisor, gave the particulars about the direct mail program and spoke most enthusiastically of it.

Mr. Hart emphasized that most of those responding will be prompted to do so by the low cost appeal and that the agent in making the follow up, should make his approach on that basis although as the interview develops it may be possible to get the prospect interested in a higher priced contract.

In the test of the letter, Mr. Hart stated, the average rate of return has been 9½ percent.

The home office will execute the mailing for agents at a cost of 1½ cent per name and will return immediately to the agents the leads as they come in. Harry

## Bankers of Iowa Manager at Its Peoria Agency



C. J. BOGARD

Bankers Life of Iowa has appointed C. J. Bogard agency manager in charge of its Peoria, Ill., territory. Since January, 1939, he has been Indiana agency supervisor. A graduate of the Iowa State Teachers College at Cedar Falls, Mr. Bogard was superintendent of schools in several Iowa communities before joining Bankers Life as a salesman with the Mason City, Ia., agency in 1935. He is a graduate of the sales training course and has twice been a member of the top honor organization among Bankers Life salesmen, the "President's Premier Club."

### Newark Agency's Field Club Holds Annual Meeting

NEWARK—The Field Club of the Mutual Life of New York agency here held its annual meeting, an all-day affair with inspirational and educational talks. H. J. Fett, Newark manager, extended a welcome. H. L. Gundersdorf, agency organizer, was chairman. J. T. Welsh talked on "Consecutive Weekly Production;" C. S. Cleveland on "Simplified Programming;" David Marks, Jr., on "Psychology of Selling;" E. L. Martin on "Working in the Rural Territory;" and S. B. Baron on "The Enthusiastic Representative."

G. A. Patton, vice-president and manager of agencies, spoke at a luncheon on the "Problems of the Fieldman." He discussed the TNEC investigation, saying it made no great difference to the men in the field, particularly those who have been doing a good job. Mutual Life has written nearly \$5,000,000 in excess this year over the same period last year, he said.

C. S. Cleveland, supervising assistant, was afternoon chairman. H. L. Gundersdorf discussed "The Mutual Life Mail and Call Plan," and W. R. Baker spoke on "Building a Successful Career."

Officers were elected: President, David Marks, Jr., vice-president, J. T. Welsh; secretary-treasurer, W. H. Webb.

### Boston Supervisors Elect

The Boston Supervisors Club at its annual meeting elected these officers: President, Kenneth Amidon, Prudential; vice-president, Boyd L. Cook, Aetna Life; secretary-treasurer, Merrill Garcelon, National Life. Frank Simmons, New England manager New York Life spoke on "Organization Work." W. L. Wadsworth, New England Mutual Life, retiring president, presided.

Wood will be chairman of a committee of Chicagoans to handle problems relating to duplication.

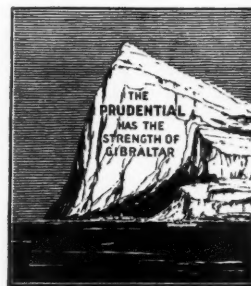


## Just Boys!

Only a group of youngsters at play, but destiny already has a place for each of them in the affairs of men.

It is highly important that they be properly prepared to take that place with credit to themselves and their country.

Tell fathers of the splendid opportunity offered by the use of endowments for educational purposes.



**The Prudential**  
Insurance Company of America

Home Office, NEWARK, N. J.

# EQUITABLE

## LIFE INCOME INSURANCE IN ACTION



Thirty-seven years ago a wise and thoughtful father bought three life insurance policies in the Equitable. One policy was for his wife, and the others for his two little girls, one eight years old and the other ten.

This man had every reason to believe that he would have the joy of being with his little family as the children grew up; that he would see them through school, perhaps through college, and probably married and established in their own homes. Such, however, was not to be, for three years later he died.

Fortunately, the life insurance policies were arranged on an income basis—\$1,000 annually to his wife and \$500 annually to each of his daughters, who by then had reached the ages of eleven and thirteen years. This income was to be payable during the entire remaining lifetime of the beneficiaries, and for a minimum period of twenty years in any event.

Up to the end of 1939, covering a period of 34 years, the Equitable's payments had already reached a total of \$70,000—even

though the insured had paid only three premiums aggregating \$4,200; and as the policies guaranteed to each beneficiary an income for life, the mother, now 73 years old, and the daughters, 46 and 48 respectively, will continue to receive their incomes with clocklike regularity as long as they live.

What a wonderful picture of life insurance in action!

Obviously, not all policies are productive of such dramatic results. However, life insurance is purchased with the primary object of guaranteeing to the family, against the hazard of premature death of the breadwinner, some of the money which the insured would earn during years ahead if his life were prolonged. When we buy life insurance, it is with the expectation of living many years into the future, but one cannot control longevity. Out of a given number of insured persons there will always be some for whom life insurance will early step into the picture to take up the income-producing job where the insured himself left off.

## THE EQUITABLE

### LIFE ASSURANCE SOCIETY OF THE UNITED STATES

393 Seventh Avenue, New York

Thomas I. Parkinson, President

## American National Agents Enthusiastic at Annual Roundup

GALVESTON, TEX. — American National's 35th annual meeting of ordinary agents got off to a flying start in the head office city with Clark W. Thompson, public relations counsel, presiding in his pleasant and capable manner.

Welcoming address of W. L. Moody, III, executive vice-president, was characteristically brief and to the point, but cordial and sincere.

Response, in which the speaker embodied an inspirational talk on life insurance selling as a career, and tribute to American National came from E. Gordon Perry, manager at Dallas. He cited the exceptional record of increase in insurance in force during 1939.

Introduction of home office executives, department heads, and other distinguished visitors, followed, with a talk by Leonard Moselle, secretary. He reviewed the financial side of American National's growth, and predicted one billion dollars of insurance in force within the next three or four years and the attainment of \$100,000,000 of assets within a year and a half or two years.

### Average Daily Income

Income during 1939, the speaker said, averaged \$75,000 for every working day, of which \$55,000 was paid out to beneficiaries, policyholders, and for expenses, while the investment department had the problem of finding suitable investment for the remaining \$20,000.

Messages of congratulation were read from B. Werkenthin, vice-president, who was absent in Havana on company business; Frank B. Markle, vice-president, in Marlin recuperating from a recent illness; while introductions brought standing applause for President W. L. Moody, Jr., Tom Fosdick, treasurer, and, of course, for G. S. McCarter, superintendent of agencies, ordinary department, to whom, more than to anyone else, the meeting stood as tribute.

Commissioner Woodward of Texas, gave a talk on the professional significance of life insurance and its importance to the public.

### Threat of Federal Control

Speaking of the threat of federal control Mr. Woodward said, "We have too much regulation of insurance by law and if the time ever comes when the federal government tries to manage insurance companies of the United States we will have grief on our hands. I am unalterably opposed to federal government supervision or controlling the insurance business for it would destroy the agency system and the free rights of the people to enter the insurance business, the biggest and best business in the world."

The first afternoon session took the form of a seminar. Joe Sain, agency supervisor, brought greetings. He was introduced by Mr. McCarter, the presiding officer.

In rapid-fire order, with speaking limited to 10 minutes each, men direct from the field, chosen for their leadership in various phases of selling, told how they got results. H. C. West told why he was in the life insurance business. He spoke of freedom from bossing, unlimited opportunity to earn, service to humanity, and working constantly among his fellow-men.

### Remarks of Lee Tretter

Lee Tretter dealt with the psychology of selling, pointing out that selection of the right time, the right setting, and the right words to say and manner of saying them, had much to do with getting a sale across. A. C. Weber pointed out that since 1929 no other type of investment has been as certain to stay at its face value as has life insurance. Clarence Miller told how to sell life income plans.

Selling the farmer was handled by W. D. Sodemann. He emphasized the importance of fitting premium payments

to the farmers income schedule, and the prospect field among farm employees and tenant farmers, often overlooked.

E. L. Hahn, whose business in force over a period of years is, with one minor exception, all on the annual premium payment basis, recommended: "Ask for it, and act as if you expect to get it."

E. L. Gerber explained the Anico Club plan and purpose. Ivan Johnson went into the question of securing prospects.

Social security and salary savings were lumped together on the program and presented through the medium of a three man panel, script for which had been written by Dave Bintliff, general agent at Houston, and who with Dave Cunningham and Larry Marcus, all of Houston, comprised the cast.

### Anico Officers Elected

Plaques for leadership were presented and officers for the Anico Club were re-elected. They are: Dave Cunningham, Houston, president; E. L. Hoan, Knoxville, Ivan Johnson, Salt Lake City, and W. E. Crain, Bogalusa, La., vice-presidents, and Mrs. Angelique delPapa, home office ordinary agency department, secretary.

That evening was held the banquet and dance, attended by more than 300, with notables at the table with Mr. and Mrs. W. L. Moody, Jr., and other officials and their wives.

The next morning's session was for managers and general agents. At this session, again presided over by Mr. McCarter, plaques were presented for highest persistency of business, those receiving this honor being: E. E. Intlehouse, Los Angeles; E. Gordon Perry, Dallas; and Hugh Dow, Fort Worth. Presentations were made by Fred E. Fischer, manager of the renewal department.

Speakers included Z. E. Bellah, Pensacola, Fla.; Wm. L. Vogler, Salt Lake City, and Byron S. Griffith, Galveston.

"Underwriting Principles" was the subject of a paper by Walter Hampton, manager underwriting department.

The subject of conservation was covered by Fred Fischer. Citing the steady improvement that has been made in the renewal record of American National, Mr. Fischer gave much of the credit to the managers for their part in better selection and training of agents, resulting in better written and serviced business, and to the agents themselves who have learned that better business, better renewals, mean better profits for themselves.

To close the meeting on a note of optimism and enthusiasm, Mr. McCarter had reserved the position of last place for himself. His address was printed in brochure form. "Your Opportunities and Responsibilities" was his subject.

"Anything that conserves wealth and eliminates waste is a welcome factor in the business world," he said, "and we are all interested because every one is affected. Enthusiasm is the dynamics of your personality. Without it, whatever ability you possess lies dormant until you discover how to put your heart into thought and action. Enthusiasm is the art of high persuasion—the power that moves the world. There is nothing comparable to it. There is no secret to this gift. It is the sure reward to deep, honest thought, and hard, persistent labor."

### Entertainment Features

The day preceding the convention was given over to visiting at the home office, getting acquainted, and was the occasion for a program of entertainment at the Moody gymnasium, the program being presented by members of the Moody Club, all of whom are employees of American National or some other Moody enterprise. The program was brought to a close with an exhibition of fast tennis, in which Miss Helene McCarter, daughter of G. S. McCarter and champion of Galveston, played the Texas state indoor amateur champion.

The annual dinner dance of the Business Men's Assurance home office organization was attended by 260.

## Vacation Time Again...

The travel ads and folders are beginning to appear again as vacation time draws near.

Each to his own taste the vacationers are making their plans. The fishermen are selecting the assortment of flies and plugs . . the tourists are planning the most interesting route . . the campers are trying to pick the best spot . . and so on.

Some people plan months ahead for their vacation, and get a big kick from the anticipation.

Others plan vacations years ahead . . and, with the aid of Life Insurance, guarantee for themselves and those they love, vacations in future years. Life insurance helps them with these plans.

## The NATIONAL LIFE AND ACCIDENT Insurance Company, Inc.

C. A. CRAIG, Chairman of the Board C. R. CLEMENTS, President  
HOME OFFICE NATIONAL BLDG.  
NASHVILLE TENNESSEE





## California Official May Take Action

### Attorney General's Office Gives Opinion on Mutual Benefit Assessment Outfits

SAN FRANCISCO—Investigation of activities and financial setup of some of the mutual benefit disability life organizations operating on stipulated premium basis with assessment provisions so-called Chapter 9 companies, is indicated in an opinion by Deputy Attorney-General Cunningham.

#### Proxy Control

In requesting the opinion Commissioner Caminetti referred to what appeared to be proxy control of some companies whereby officers may be causing "wasteful and unnecessary expenditures of policyholders' money" and that "annual statements and examination reports in respect to some of these insurers show that salaries are being paid to officers which on the surface at least appear to be unreasonably, at times atrociously, high, and that in some cases expense ratios seem to be out of all reasonable proportion to business done," adding that if he is empowered to do so "we will withhold issuance of renewal certificates of authority to such insurers as are being improperly conducted and refuse renewal until excessive portions of salaries of officials are refunded."

#### Power of Commissioner

The opinion advises Judge Caminetti that if a company is not properly conducted he may not only decline to issue renewal certificate but proceed under insolvency and delinquency provisions of the law and withhold a renewal certificate until excessive portions of salaries are refunded by officers. Further he may conduct general investigation and cite managing officers of insurers to testify regarding functions, duties, salaries, expenses to establish basis for action. Further that no person shall have proprietary interest in such corporation except equally with all other members and that "when one or two of the principal officers of such corporation gain control thereof through a proxy system, then the corporation is no longer mutual in fact but becomes proprietary in character, under those controlling it through such proxies."

### George Lackey Being Given Special Attention Due to His 25th Anniversary

DETROIT—A special recognition of G. E. Lackey's 25th anniversary with the Massachusetts Mutual was conducted without his knowledge by his associates in the Detroit agency under the title, "25 days for 25 years."

The officers of the agency association, H. Ben Ruhl, president; Dr. John D. Finlayson, vice-president; L. B. Eby, secretary, and Mrs. Elizabeth M. Kelly, treasurer, sponsored the drive. It was dramatized by a regulation store-window mannequin which was dressed in Mr. Lackey's old army uniform and designed to represent the early years of his association with the company just before and immediately following his service.

Harry Ziegler had the honor of turning in the 20th application which caused the 1918-Mr. Lackey to shed his army regalia and reappear dressed as a Kentuckian of 20 years ago. (Actually, Mr. Lackey became a traveling supervisor in the Louisville agency immediately after his discharge from the army.) President Ruhl brought in the 40th application which signalled a change from Kentucky to Oklahoma dress. (In 1919 Mr. Lackey was appointed general agent for Oklahoma, where the total

production during his term totalled 8,858 policies for \$40,974,118.)

The 60th application changed the Oklahoma cowboy to a Michigan farmer. It was turned in by L. L. Boyer, Jr., one of the young men in his first year of production.

At this time the agency lacks three apps of changing Michigan Farmer Lackey (the Lackeys' summer home is an old farm in the rolling hills of Oakland county about 40 miles north of Detroit) to the current edition of General Agent George E. Lackey, C.L.U., in the act of celebrating 25 years. Production in the "25 days for 25 years" at the end of the 21st day totaled 80 "apps" for over \$600,000.

The plans for the celebration May 15 the exact anniversary of Mr. Lackey's

joining the firm of Radford & Lackey in Hopkinsville, Ky., were postponed on account of illness. President B. J. Perry was scheduled to address a luncheon meeting of prominent citizens and policyholders, to receive friends and guests at a reception in the agency. The invitations to these affairs were rescinded, and the two affairs postponed to a later date. Inasmuch as the dinner party Mr. and Mrs. Lackey were giving in the evening for the members of the agency was to honor Mr. and Mrs. Perry and Mr. and Mrs. Fischer, that too has been postponed.

#### Home Office Institute Plans

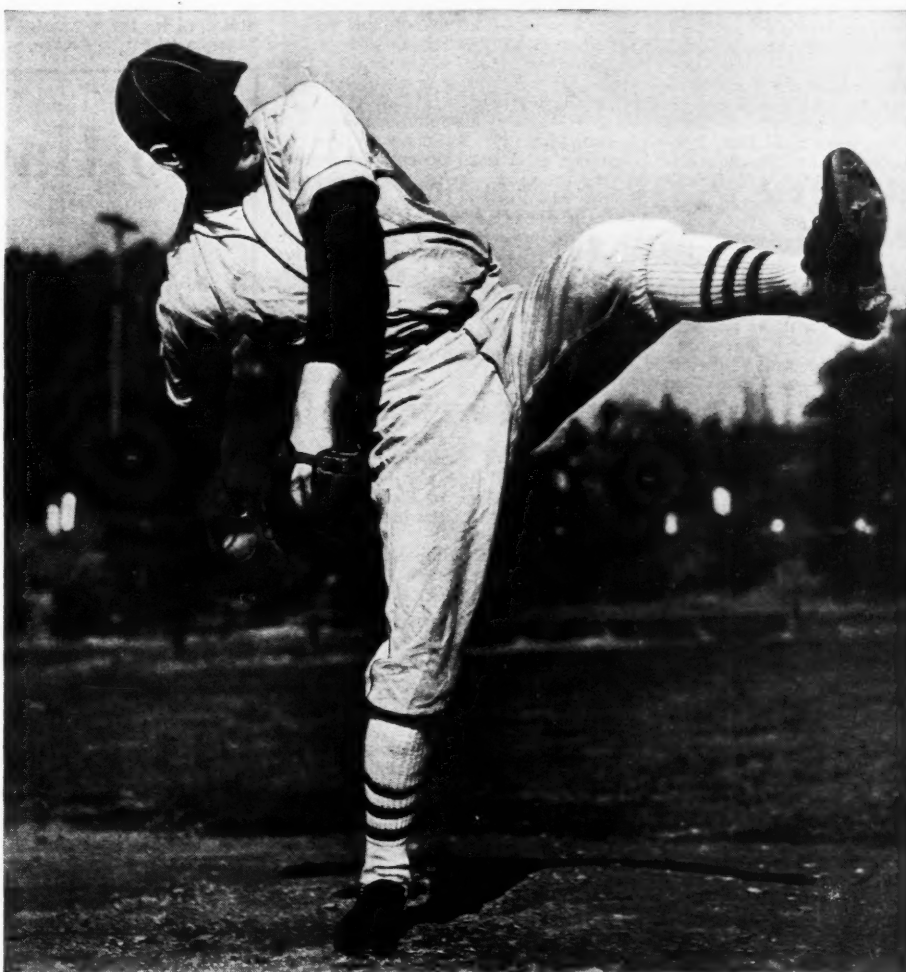
DALLAS—Additional plans for the annual convention of the Institute of

Home Office Underwriters, to be held at Chattanooga, Sept. 5-7, have been announced by J. L. Briggs, assistant secretary of Southland Life, as president of the institute.

General chairman will be Edward Jones, Provident Life & Accident, with life insurance companies domiciled in Chattanooga as hosts. One of the most interesting discussions to be held will center around a complete report of life company practices resulting from the war emergency.

An important change in the constitution and by-laws, speeding up the process of acceptance of new members, will be voted on.

Send \$1 for Social Security slide rule to National Underwriter.



### PUTTING "STUFF" ON THE BALL

When a John Hancock agent presents the readjustment income plan to a prospect he is assured of a good delivery. The plan is popular because it does not call for a big outlay, and it is aimed at a need

that is universal. John Hancock national advertising paves the way by its vivid pre-approach presentation of the subject and leads the way to a "winning delivery" for John Hancock agents.

*John Hancock*  
MUTUAL  
LIFE INSURANCE COMPANY  
OF BOSTON, MASSACHUSETTS  
GUY W. COX, President

## Industrial Insurers Conference Opens

(CONTINUED FROM PAGE 1)

enthus the agents. "The agents' magazine should be their magazine," the speaker said. Mr. Wellenkamp said the editor should be given a free hand by the company in editing the house organ. He should not be stymied by strict censorship and should be allowed to try out an idea without first securing 14 official OK's. If an editor does not have sufficient judgment and discretion to know what is good policy and what is poor, he should be replaced by one who does, said the speaker. There is an opportunity in the house organs, he said, to develop even more strongly the American agency system. There are those who would put the insurance business under bureaucratic control, he declared. The agents should be enlightened as to this danger. He suggested that at least some of the space in company publications be reserved for messages, articles and editorials intended to combat un-American activities.

Six Jacksonville members are hosts this year, they being the Gulf Life, Peninsular Life, Independent Life & Accident, Suwannee Life, United Life and Guaranty Life.

### Estes on Wage Tax

P. M. Estes, general counsel Life & Casualty of Nashville, presided over the legal section and spoke on wage tax. He said it is a gross income tax on earnings from any source. Such taxes have been levied by both federal and state governments. To date they have been levied for old age retirement by the federal government alone for unemployment compensation by both federal and state governments. In the offing, however, he said other purposes are looming. He said in retrospect, it would seem that the history of wage tax legislation so far as concerns insurance companies, is one of wasted opportunities.

In the beginning, Mr. Estes said, there was no cooperation on part of the members of the Industrial Insurers Conference and there has never been any on part of other life associations until aid was received from the American Life Convention, when the federal bill reached the U. S. Senate. There can be no doubt in his mind that if the Industrial Conference alone had in the beginning demanded that insurance agents be exempted that would have been done by Congress in all state legislatures.

### Ordinary and Industrial Agents

Mr. Estes said the reason that other life company associations would not join in seeking legislation exempting agents from wage tax, and indeed, they opposed such an attempt, was that they insisted that ordinary life agents were exempt as independent counsellors, arguing at the same time that industrial agents were not. He said that any company which does not wish to compensate its agents solely by commissions can now urge the defense of independent contractors. It may be said unhesitatingly, he added, that if an ordinary life agent can be rated as an independent contractor, an industrial agent can be likewise. There is no difference in the occupation, he said. There is, or at least need not be any difference in the measure of control, he added.

### Raymund Daniel's Report

Executive Secretary Raymund Daniel, in his report, outlined plans for future advancement. He related the achievements of the past 19 months' operations since his office was created. He referred to the attacks on the insurance business through "a public's lack of acquaintanceship with and understanding of the business," and stated that the proponents of insurance "do claim to possess sufficient intelligence and integrity" with which to meet conditions. He referred to the fact that "recent events have erected their signals, which none must fail to observe." He declared that

upon all in the business rests the "share of solemn responsibility of maintaining the rights of American private free enterprise against federal supervision, control and operation."

J. F. Finlay of Chattanooga, general counsel Interstate Life & Accident, in the legal meeting, presented a paper on "Effect of Delay on a Contract." He asked three questions. He said it must be assumed that there is no controlling statute or decision in a particular state. If there is the statute or decision of the state is binding in that state and the federal courts. He asked three questions, then gave the answers, furnishing citations from Alabama, Tennessee and the federal court which follow the majority rule.

1. Question—Can mere delay in acting upon an application for life insurance be construed as a legal acceptance thereof by the company which will support liability in contract?

Answer—Delay in acting upon an application for life insurance cannot be construed as a legal acceptance thereof by the company which will support liability in contract. An application for life insurance is not a contract; it is only a proposal to contract on terms set out, which the company is at liberty to accept or reject. There can be no contract of insurance until the offer of the applicant is accepted by the company. Delay is negation, not acceptance, and acceptance of the application is essential to the validity of a contract.

### Binding Receipt Question

2. Question—Can a life company under the terms of a binding receipt reserve unto itself the absolute right to reject an application for insurance if the express conditions of the binding receipt have not been met?

Answer—A life company under the terms of a binding receipt reserves unto itself the absolute right to reject an application for insurance if the express conditions of the binding receipt have not been met.

3. Question—Can a company limit the authority of its agents by agreement contained in the application for insurance?

Answer—An insurance company, like any other principal, can limit the authority of its agents by agreements contained in the application for insurance. Such agreements are binding, and the applicant is charged with notice of the agent's limited authority. It must be presumed that the applicant read the instrument which he signed and was cognizant of the limitations therein expressed.

## Insuring of Medical Cost Indefinite

(CONTINUED FROM PAGE 1)

this requirement most closely. Health examinations, obstetrical care, the first few visits of a physician in an illness, and x-ray service come the farthest from fulfilling the requirement.

2. If the doctor is paid on a per capita fee basis, the financial effect upon the "insurer" of the non-insurable nature of early physicians' visits is eliminated, but the individual physician must bear the risk of providing an unpredictable amount of benefits for a fixed annual price and hence becomes the real insurer of these services.

3. Periodic health examinations, because they are predictable, constitute a type of service which can be incorporated in a plan of insurance without endangering its financial stability providing proper provision is made for the cost of the examinations.

4. Obstetrical care can safely be included only if enrollment is such as to avoid or minimize self-selection. If

self-selection is substantially avoided, obstetrical care can appropriately be added to a medical expense insurance plan.

5. Any plan attempting to furnish comprehensive medical service must offer benefits which are more or less uninsurable risks. Hence, to prevent abuse the plan must rely on supervising the physicians providing this service and limiting on the right of individual subscribers to cancel their contracts.

6. Statistics satisfactory for precise determination of the cost of insured medical services are almost entirely lacking. Under any insurance plan the rate of demand for services will probably increase and hence, disregarding administrative expenses, either the average cost of service to the public will rise or the remuneration of physicians per unit of service must be less. It also seems reasonable to assume that the average cost should be less than that indicated by the estimates of the cost of "adequate" medical care, unless there is

a substantial increase in the ratio of physicians to population.

7. A sound basis of selection of lives to be insured is essential to success. Employed individuals enrolled on a group basis with minimum participation requirements are undoubtedly the best risks. Enrollment of dependents of employed individuals with similar participation requirements and enrollment of individuals with careful medical examination requirements may furnish a sound basis of selection.

### Explains Pensions for Agents

M. R. Hollenberg, associate actuary New York department, presented a paper on the extent to which a life company can provide a system of retirement benefits for its commission-compensated agents and still stay within the expense limitations of the New York insurance law. Two kinds of plans are in general use. The older, typified by the Phoenix Mutual Life, the Continental American Life, and some of the Canadian compa-

## To Have and To Hold

The special Modernized Systematic Savings Plan featured by the Bankers National Life Insurance Company is not only a good investment—it's good business, and every dollar **YOU** invest in it does double duty.

This Modern Plan has all the advantages of low cost ordinary life in event of death . . . all the advantages of endowment forms in event of survival . . . cash withdrawals without policy loan interest any time after payment of second premium . . . guaranteed interest at the rate of 3½% on savings . . . privilege of reducing premiums to ordinary life rate at any time without evidence of insurability . . . payment of face amount **plus** savings in event of death . . . payment of face amount at end of 25 years.

Have you a difficult prospect who claims he can invest the difference between low cost and endowment forms and be ahead of the game in event of premature death? Have you explained the difficulties of saving sums regularly . . . of putting new principal and earnings to work earning interest at once, of avoiding losses over so long a period?

Tell him that you can do this for him, and in the event of death pay his beneficiaries both his life insurance and savings accounts. Tell him the plan is also available to children ages 1 day to 14½ years for educational and protection purposes, with or without waiver of premium benefit on the parent. Would he be interested? . . . Think it over.

## BANKERS NATIONAL LIFE INSURANCE COMPANY

MONTCLAIR \* \* \* NEW JERSEY



nies, is a non-contributory plan, although the agent waives renewals that he would receive after retirement.

The newer type, which is contributory, is used by the Acacia Mutual and Equitable Life of Iowa, for example, and under it the agent contributes 3 or 4 percent of his total commissions, both first year and renewal, and the company matches these sums with a like contribution. If the agent withdraws, dies, or leaves the company his accumulated contributions are refunded.

#### Branch Office vs. General Agency

Mr. Hollenberg pointed out the difference between the situation of a branch office company and a general agency company. In a branch office organization there is a margin of 3 1/3 percent on renewal commissions from the 11th to the 15th year which he said would permit the company to contribute an amount which would be ordinarily adequate for its contribution to a pension scheme. In a general agency company the general agent usually gets a 2 percent renewal commission in the 11th through the 15th years, leaving a margin of about 3 percent which the company could contribute to a pension plan.

The permissible over-all commission for the 11th through the 15th years is 5 percent for branch office companies and one-third less for the general agency companies, bringing the permissible commission down to 3 1/3 percent for those years. The present scale of permissible commissions for first year and renewal commissions up to the 10th year does not leave much margin for payment of contributions to agents' retirement plans.

#### Omits Unusual Plans

Mr. Hollenberg did not take up the New York Life's "Nylc" retirement plan, as that company is the only one operating on that basis, nor did he take up the practice of companies which limit the number of renewals paid in accordance with the amount of new business produced.

The following papers were also presented: "Income Tax on Annuity Payments," A. D. Watson, actuary, government insurance department, Ottawa, Ont.; "Population, Birth, and Mortality Trends in the United States," R. J. Myers, associate actuarial mathematician, Social Security Board; "Genesis of the Actuarial Profession," John Turnbull, actuary Sovereign Life of Winnipeg, Canada; and "Life Insurance Without Medical Examination," Dr. Arthur Hunter, vice-president and chief actuary New York Life.

The purpose of the paper by R. J. Myers, Washington, D. C. Social Security Board was to present and analyze data relating to population structure, fertility, and mortality of the United States, including future trends as estimated by the national resources committee. While some of the data are merely a summary of detailed census figures, several new features were presented such as age-specific birth rates and reproductive rates for various calendar years. It is felt that the material which was summarized from various census sources is nevertheless of value in that there is brought together pertinent data which would be difficult to assemble for quick reference.

#### Test Ruling on Surrender Charge

ST. PAUL—Arguments were presented in John Hancock Mutual Life vs. Commissioner Yetka of Minnesota in which the company seeks to levy a cash surrender charge in excess of 2 1/2 percent on single premium policies. Mr. Yetka contends the Minnesota law fixes 2 1/2 percent as the maximum.

#### Take on Columbian National

Martin-Owsley, Inc., has been appointed general agent in New Orleans by the Columbian National, representing both life and accident and health departments. W. R. Beardsley, director of agencies, made the appointment while in New Orleans.

## Finds Distinction in Fraternal and Old Line Decisions

Attorney A. A. McKinley, in a paper read at the meeting of the Chicago Life Insurance Lawyers Club Tuesday evening, expressed the belief that the courts hold fraternal societies to a more strict accountability than old line companies in issues arising out of alleged misrepresentation in the application. One explanation of the difference, he said, is the fact that throughout the years fraternal societies have been specifically exempted from the operation of new legislation applicable to insurance companies. This has been done at the instance of the fraternalists themselves. Mr. McKinley was absent due to the death of a brother, John. Wendell Brown read the paper.

The courts have permitted and upheld many recoveries by policyholders or beneficiaries against fraternal societies under a set of facts and for evidence, whereas the same courts would have denied recovery in cases on practically identical sets of facts and for evidence where an old line policy was involved, he contended. The courts, he said, have had cogent reasons for their decisions.

#### Relationship of Lodges

Mr. McKinley said the courts have consistently held that a subordinate lodge of a mutual benefit or fraternal society is the agent of the supreme lodge, notwithstanding the declarations of the by-laws of the society to the contrary. He suggested that the reason is that the subordinate lodge holds a charter from the supreme unit and is in fact the operating affiliate of the supreme lodge. The latter is merely a holding company and has no business except what is given to it by the subordinate lodge.

The local lodge because of the close relationship of the members, is presumed to know the past history and present condition of health of the applicant. Accordingly the courts appear to have rightfully applied more stringent rules as to causes for forfeiture. The contract between the individual and the society is based on the social and fraternal features and the insurance feature is more or less incidental.

The old line company on the other hand has no personal contact with its policyholder except when the application is taken and the claim is paid. It must depend to a greater degree upon the facts disclosed in the application and in the medical examination.

#### Greater Imputation of Knowledge

Mr. McKinley apparently feels there is a greater imputation of knowledge on the part of the fraternal sales representative than there is in respect of an old line agent.

William L. Bourland of Bobb, Spoor, Bourland & Harris gave a discussion of the \$20,000 "substitution" case in Chicago which the United States circuit court of appeals just the other day decided in favor of Security Mutual Life of Binghamton, N. Y.

The man named in two Security Mutual policies of \$10,000 each as the assured was Frank Obartuch. It appears that he signed the application and that the medical examiner and the soliciting agent certified that the man who signed the application was the man examined. This is a unique substitution case. Mr. Bourland said, in that apparently in all other such cases the man examined forged the name of the applicant.

#### Testimony of Examiner

There were five witnesses who testified they saw Obartuch examined, including two sons, Michael, a Chicago attorney, and Henry, a Chicago undertaker. The medical examiner in the trial however, was shown a picture of Obartuch and testified that he was not the man that he examined, and there

**Do you, too,  
make this  
\$396 mistake  
IN SENDING TELEGRAMS?**

**Take advantage of Postal  
Telegraph's Free money-saving  
check-up of communication costs!**

Chances are you're making costly mistakes by sending telegrams *improperly*. Postal Telegraph has discovered this true of a great many firms. One (name on request) was wasting \$396 a year.

But Postal Telegraph can stop this waste *quickly* and *at absolutely no cost to you* by surveying your communication costs.

The trained Postal Telegraph expert who comes to your offices quickly spots money-wasting errors. He shows how to eliminate them and how, by using special Postal Telegraph rates and services, you actually *save* money.

Remember, this service is *free*, regardless of what telegraph company you now use. So sign the collect telegram below—and 'phone your nearest Postal Telegraph office to pick it up—today!

**Postal  
Telegraph**

**WIRE COLLECT NOW!**

J. B. PANSERA, POSTAL TELEGRAPH  
253 BROADWAY, NEW YORK CITY

SEND DETAILS FREE ANALYTICAL COST SURVEY. THIS INVOLVES NO OBLIGATION MY PART.

NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_



was circumstantial evidence that there had been substitution in the examination. It was never discovered who was the man examined. Security Mutual contended that whoever he may be the policies constituted valid insurance on his life.

The courts held that even though Obartuch signed the application, he did not know what he was signing. The courts asserted that there is an exception to the parol evidence rule to the effect that wherever there is fraud, a signature is not binding.

The sons had paid the premium and there was \$5,000 surrender value in the policy. The evidence showed, according to Mr. Bourland, that Obartuch was driven from his home and went to live in a basement and died of pneumonia induced by neglect, cold, etc. It was brought out that Obartuch had tried to raise some money on a small Metropolitan Life policy which he could not get because he did not have possession of the contract. He did not try to get money from Security Mutual, the imputation being that he did not know about the existence of that policy. Obartuch was 61 years of age but his age was given in the application as 50.

Paul Price of McKinley & Price reviewed an important recent decision of the Illinois supreme court in which he represented the plaintiff, the insurer being North American Life of Chicago. Froehler was the assured. He took out the policy April 1, 1932, and had not paid the renewal premium by May 1, 1933. At the instance of a representative who called himself "reinstater," on May 3, Froehler applied for reinstatement. He said he was in good health. A few days later complaining of headaches he was examined and an operation performed for tumor of the brain on May 19. He died on the operating table. The plaintiff contended that just at the time Froehler was on the operating table North American Life mailed a letter denying reinstatement. The plaintiff contended that the insurer had been "tipped off" that Froehler was in this condition.

The Illinois supreme court in holding for the beneficiary said that the insurer had not acted with "reasonable celerity" in passing on the application for reinstatement. Apparently the question of Froehler's good faith in asserting his opinion that he was in good health at the time he applied for reinstatement was not questioned.

Paul Annes reviewed several other recent decisions.

### Three Metropolitan Changes

C. H. Jones, manager Metropolitan Life in the Gastonia, N. C., district, was appointed manager of the Durham district. He succeeds Beverly Lake, who had been in charge at Durham since 1928. He has been with Metropolitan since 1923. J. A. Blades, agency supervisor in southern territory, succeeds Mr. Jones at Gastonia. He has been with Metropolitan since 1929. R. A. Striegel, who has been in charge of the Poplar Bluff, Mo., district, becomes manager of the Clayton, Mo., district. He joined Metropolitan in 1924 at Moberly, Mo.

## Conventions

May 17-18—Illinois Association of Life Underwriters, annual meeting, Springfield, Ill.

May 20-22—Home Office Life Underwriters Association, Edgewater Beach Hotel, Chicago.

May 23-24—American Institute of Actuaries, Edgewater Beach Hotel, Chicago.

May 27-28—Association of Life Insurance Counsel, Homestead, Hot Springs, Va.

June 4-5—Pennsylvania Insurance Days, Philadelphia.

June 4-6—Medical Section American Life Convention, Broadmoor Hotel, Colorado Springs, Col.

June 6-7—Canadian Life Insurance Officers Association, annual meeting, Mount Royal Hotel, Montreal.

June 25-27—National Association of Insurance Commissioners, Bond Hotel, Hartford.

## RECORDS

**Protective Life, Ala.**—Paid-for ordinary business in April hit the highest peak in any month since June, 1937. Business in this classification for the first four months was 23.4 percent ahead of 1939. May also is showing an increase.

**Reliance Life**—Gain of 8.7 percent in new paid life insurance during the first four months with a volume of \$18,208,192. Life insurance in force reached a new high of \$491,485,400 as of April 30. New paid life insurance in April totaled \$4,228,210.

**Minnesota Mutual Life**—Paid-for business the first four months was more than 10 percent ahead of the corresponding period last year. Terminations are more than 20 percent under last year. Insurance in force has increased \$4,000,000.

**Midwest Life**—April was the best production month in history, with more than \$700,000 of new business. Thirty-five leading agents met at the home office for a two day sales congress.

**Bankers Life, Iowa**—P. C. Baylor, Burlington, N. C., was the leader in paid production in April. F. G. Snider, Elkhart, Ind., was second; W. L. Leavy, Fort Worth, Tex., third; Jack Cantrell, El Paso, fourth, and V. A. Curtin, Pittsburgh, fifth.

**Manufacturers Life**—The first four months the United States division had an increase of 19.7 percent in paid-for new business over the corresponding period last year. The Canadian division achieved an increase of 10.4 percent. April results included an increase of more than \$800,000 over April, 1939, in the United States, an improvement of 11 percent in Canada and 14.3 percent for the company as a whole.

**Business Men's, Mo.**—Comparing April business with the same month a year ago, it showed a gain of 8.3 percent. The company conducted a spring campaign in both March and April. Robert Sanders, district manager, San Diego, Cal., leader on both paid point production and life insurance for the year, led the sales organization in April, producing sufficient business during the month to become a director of the Grant Club. E. M. Peterson, Salt Lake City, and L. G. Nokleby, Boise, Ida., ranked second and third respectively. Twelve branch offices experienced an increase in business for April. The California office under the management of J. P. Baldwin, vice president, led in paid production.

**O. D. Douglas**, Lincoln National Life, San Antonio—Led company agencies in production for April with more than \$1,150,000.

**L. S. Becker**, Lincoln National Life, St. Louis—Agency was in fifth place for paid volume of insurance in April and has been among the first 10 in paid business for three of the first four months.

**Irvin N. Relay**, Newark general agent Continental American Life—Ranked first for the entire country for April in paid for premiums, and third in volume of paid for business. He has been general agent in Newark only three months.

**Murrell Brothers**, Mutual Benefit Life, Los Angeles—Had \$1,003,000 of examined and submitted business in April.

### San Francisco Election

SAN FRANCISCO — F. J. Curry, general agent Penn Mutual, has been elected chairman of the General Agents & Managers Association; D. B. Hampton, Provident Mutual, vice-chairman; L. J. Lynch, John Hancock, secretary-treasurer.

### Paper on Community Property

LOS ANGELES—The Life Insurance Managers Association of Los Angeles heard an exhaustive and enlightening paper on "Community Property Laws as They Affect Our Business," by Assistant Secretary Roger Arnebergh of

Pacific Mutual Life. Mr. Arnebergh answered a number of questions on various phases of the topic.

President Leon Soper of the Life Underwriters Association of Los Angeles announced that C. J. Zimmerman would be the guest of honor at a breakfast May 27.

### A. & H. Unit Now in Portland

Permanent headquarters for the health and accident department of Union Mutual Life of Portland, Me., were established in the home office Monday. The department formerly operated as the Massachusetts Accident with headquarters in Boston.

Chester W. McNeill, vice-president of the accident and health department, and Clifton W. McNeill, superintendent of agencies, together with other officers, employees and their families, are establishing Portland residences.

A special accident and health service office has been opened at 80 Federal street, Boston, next to the life office of the Union Mutual Life.

### Borchardt with St. Louis Mutual

Alvin Borchardt has become associated with St. Louis Mutual Life. He has been associated with American Life of Chicago. After completing a special course in actuarial science, he became associated with Northwestern Mutual Life where he remained for two years. He then became associated with the firm of Donald F. Campbell, consulting actuary in Chicago from whence he became attached, as examiner, to the Illinois department for seven years, then to American Life of Illinois where he organized an industrial department.

### Lawthers Boston Trust Speaker

At the annual meeting of the Boston Life Insurance & Trust Council May 20, R. H. Lawthers, manager of the benefit department of the New England Mutual Life, will speak on "Some

Thoughts on Business Purchase Agreements."

### Wants Notice on Reinsurance

AUSTIN, TEX.—The Texas department has ruled that it must be notified of cancellation of a reinsurance contract and the reasons therefor, particularly when a reinsurance contract is important to the solvency of the companies. The order is not to be construed as applying to cancellations of reinsurance on individual risks, but to cancellation of all or a major part of reinsurance between companies.

### NEWS BRIEFS

**D. O. Johnson**, Minnesota Mutual Life general agent, San Antonio, Tex., has just observed his 20th anniversary with the company. He started with the Sam Weems agency of Dallas, paid his way through the University of Texas by selling life insurance and has been one of the company's leading personal producers several years as well as manager of one of the leading agencies of the company. He has a record of one or more applications per week for 345 weeks.

**W. H. Kingsley**, the Penn Mutual's chairman of the board, was elected president of the board of directors of City Trusts of Philadelphia, of which he had been vice-president. This is a position of very considerable honor in Philadelphia and it has this particular significance in the case of Mr. Kingsley. The principal function is the control of Girard College, which is a \$40,000,000 institution educating about 1,800 orphan boys at a time.

**H. K. Schoch**, Detroit general agent of Aetna Life, made a talk in Bay City for a group of 75 business and professional men.

The **Northwestern Mutual** male chorus, composed of 55 home office employees, presented its annual concert in Milwaukee.



THE EMBLEM of a strong, enduring life insurance company which for 73 years has adhered to principles of justice and friendliness. Well directed and soundly managed, the protection the Equitable of Iowa provides to policyholders and their families is

Outstanding by Any Standard of Comparison

**EQUITABLE  
LIFE of IOWA**

HOME OFFICE • DES MOINES

## "Ad" Men Analyze Sales Promotion

(CONTINUED FROM PAGE 3)

Stepping up of advertising and promotion material results in greatly increased usage by the field, F. L. Fisher, Lincoln National, declared. Stepping up of such material comes through changes in color, typography, and paper stock to make it more attractive to the eye. Greater effectiveness is not achieved simply by spending money, but by "PPE," personal production evaluation investigation, he said. Important variables in increasing use of promotional material by the field are the number of men who could use such material, the intensity of the promotion, which increased gradually from year to year, the stability of the plans with which the material was concerned, and general business conditions. It was found that stepping up of the literature resulted in increased usage ranging from 30 to 2,000 percent.

Mr. Fisher said that it pays to follow the lead of the automobile manufacturer and do everything within the power of the sales promotion man to design a product the customer will want.

### Promotion Problem Is Sales Problem

The problem of sales promotion is nothing but that of a selling problem, Floyd Forker, Pacific Mutual, stated. Reaction to promotion pieces from the field should be obtained in organized fashion. In securing reactions, Mr. Forker said that he limited reaction to a certain piece, rather than requesting an opinion on a number of pieces. It is impossible for the sales promotion man to contact each individual in the field, so Mr. Forker has found the use of a carefully considered questionnaire on the use of advertising pieces helpful. He also writes letters, which are sent along with the piece on which he desires a reaction.

Simplicity, he concluded, is the soul of all art. A prospect must get the idea of the pieces at first glance. The agent wants something immediately practicable. Helps should be practicable and workable and it is desirable to have them tested in the field before a general introduction to the field force. Plans should be laid at least 90 days in advance and planning six months ahead is desirable. Flexibility of use is important. Too much sales promotion material has been inflexible. If fundamental and basic, it is flexible.

The objective should be to build the prestige of the agent. "There is only one guy who can write the application, the agent," he declared.

### Stimulate Thought and Action

The fundamental purpose of sales promotion is to stimulate thought and action on the part of the salesman and also on the properly classified prospect, said G. H. Harper, Bankers Life of Iowa. The problem of getting fieldmen to use promotional material is largely resolved into a matter of breaking habits, he stated. A man must be taken individually and educated to the purposes of sales promotion material. In the past, so much emphasis was put on the agent's getting 25 prospect names a week that he didn't have time to obtain sufficient information on 10 names, Mr. Harper said. It is important for the sales promotion man to make sure that the agent or manager has his point of view, that there be frequent home office stimulation to the fieldman re-emphasizing the objective, that material be kept up to date, and that there be responsiveness to suggestions from the man in the field.

G. S. Severance, Ohio National agent, Chicago, stressed the necessity for the agent of having a track to run on. Direct mail, he said, makes a cold canvass call a referred lead, and gives a wonderful opportunity to make a telephone call. Mr. Severance said that he telephones the prospect to whom direct mail pieces have been sent and asks him how he like the pieces. After he has talked to

the man, who in four out of five cases gives information freely over the phone, he puts his name down and later makes a call. He urged that experienced men explain pieces of home office literature to agents.

Larry Evans, assistant director of agencies, Northwestern Mutual, was chairman of a round table forum at the conclusion of the formal program. Paul Speicher, R & R Service, was delayed and was not able to appear on the program.

### Durstine Discusses Showmanship

At a joint meeting with the Cincinnati Advertisers Club, R. S. Durstine, R. S. Durstine, Inc., discussed "Showmanship in Advertising," pointing out how advertisers had streamlined their sales promotion methods in recent years.

Session chairmen were R. B. Reynolds, American Mutual Life; D. J. Wellenkamp, Washington National, and E. S. Wescott, Bankers Life of Nebraska.

Cincinnati home offices were represented by W. H. Cox, president Union Central; C. M. Williams, executive vice-president Western & Southern Life; T. W. Appleby, president, J. H. Evans, vice-president, and E. E. Kirkpatrick, superintendent of agencies, Ohio National Life. Ray Hodges, Ohio National, Cincinnati, secretary National Association of Life Underwriters, represented that organization, the Cincinnati association being officially represented by J. C. Sebastian, Union Central, president, and W. C. Wilson, Guardian Life, secretary.

The attractiveness of the program was shown by the diversified attendance, drawing representatives from companies on both the Pacific and Atlantic seaboards and the North and South.

## Kastner Addresses Fire Executives

(CONTINUED FROM PAGE 3)

ly, help but follow in their train. Federal supervision would likely be inaugurated by giving the SEC authority over insurance company investments—the heart of the business as a private enterprise."

"If any government-operated life insurance—industrial or otherwise—became operative supervision of existing private insurance, now regulated by the several states, would almost necessarily become a federal function. With this a fact, the complete socialization of all private life insurance would seem a certainty. Fire, casualty, surety, marine, automobile and other forms of insurance would follow as a matter of course."

Mr. Kastner brought out that while the TNEC investigation up to this time had covered only life insurance, fire and casualty insurance are apparently in line for a trimming also by the federal barbers, since house resolution 475 dropped into the Congressional hopper on April 29, 1940, by Houston of Kansas would establish a temporary committee composed of three members of the house and one representative each from the departments of justice, and treasury and the SEC to "make a full and complete study and investigation of fire-insurance and casualty rates in the United States, with special reference to compromises heretofore made or lawsuits now pending, and to procure from all firms and individuals complete statements of all of their insurance actions; and to make recommendations to Congress with respect to legislation upon the foregoing subjects."

Otto W. Dern, Toledo supervisor Connecticut Mutual Life, has been elected vice-president of Mortgage Investors Corporation, Toledo.

## Counsellor Activities in Denver Are Checked

(CONTINUED FROM PAGE 3)

insurance, mostly term, and paid the premium by cashing in a large Penn Mutual policy. On Law's advice, Simon would not reveal reasons for his action to the Penn Mutual agency. Law then advised dropping a Mutual Benefit policy but the agent of that company was a personal friend of Simon and persisted in learning why he was cashing in the policy. Simon finally explained and was shown his mistake. The matter was taken to the Colorado association's anti-twisting committee and Commissioner Kavanaugh.

### Must Refund Premiums

Law sued Simon for his fee and Simon filed counter damages. Holding that Law had defrauded Simon, the court denied Law's claim for a fee and ordered him to return a \$25 advance on his fee plus the premiums paid on the new policies which Simon had consequently dropped.

The court's finding that Law had defrauded Simon was based on the fact that the counsellor's agreement was to provide a program which would give him the same amount of insurance at

## Stever Named Equitable's Outstanding Field Man

Ron Stever, C. L. U., Pasadena district manager of the A. A. Dewar Los Angeles general agency of the Equitable Society, was called to the home office to receive the company's award as its outstanding representative in the United States in 1939.

The award was made on the basis of agency cooperation, activities in local association matters, civic activities and cooperation with the company.

Mr. Stever started in life insurance in 1932 and has been a million dollar producer for three years. He is a member of the Million Dollar Round Table and a C. L. U.. He has just been chosen chairman of the Pasadena Community Chest.

age 96 as he had previously and to do it without increasing the premium load. Since Simon was sold cheaper forms of insurance which actually would not provide him the same amount at age 96 or any other age, and had not explained this difference, the court held he had acted fraudulently.

Law formerly operated in San Francisco.



## Forty Million Dollars

Another milestone was passed this quarter in the history of Franklin service to the insuring public of America, when assets reached and went beyond the imposing total of \$40,000,000.00.

Substantial increases in income, as compared with the first quarter of last year, coupled with savings effected in operations, account for the attainment of this new all-time high peak.

Funds now held in trust for the benefit of policyholders and beneficiaries total over \$38,500,000.00.

56 Years of Distinguished Service

Over \$177,500,000.00 Insurance in Force

# FRANKLIN

## LIFE INSURANCE COMPANY

Springfield, Illinois

CHAS. E. BECKER, President



*An Open*

**ACACIA MUTUAL LIFE INSURANCE COMPANY**  
WASHINGTON, D. C.

WILLIAM MONTGOMERY  
PRESIDENT

May 8, 1940

Mr. Charles J. Zimmerman, President  
National Association of Life Underwriters  
New York, N. Y.

Dear Mr. Zimmerman:

When you appeared before the Temporary National Economic Committee, you testified at some length regarding the question of compensation for life insurance agents. We have read that testimony, and your address at the Life Presidents' Association meeting in New York in December last, as well as your discussions since that time before the various chapters of the National Association of Life Underwriters and elsewhere, with a great deal of interest.

We feel that the entire life insurance industry is indebted to you for the frank and straightforward manner in which you have expressed your ideas and for the soundness of the suggestions you have made for improving the present basis of agents' compensation. As we understand it, you seem to definitely feel that a fair and well-balanced agency contract should provide the following:

- (1) Continuous service fee or renewals as long as the premiums are paid on the policy, thus making for permanency of employment and an inducement to men to make life insurance selling a lifetime career by enabling them to build a constantly increasing income.
- (2) That the service fee or renewals should be paid only to the agent who performs the service, and should not revert to the benefit of a manager, a general agent, or any one else, thus eliminating any inducement for cancellation of contract.
- (3) A pension plan providing for old age retirement as well as death and disability benefits, thus contributing to the agent's peace of mind by banishing the fear of dependency in old age and the hazards of disability and death.
- (4) A financing plan for new agents to assure them of a definite income while becoming established in the business.

Acacia has recognized for years that these essentials are fundamental to a fair and equitable agent's contract, and in 1923 adopted an agency contract based upon the following principles:



# Letter

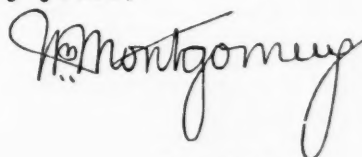
- 2 -

- (1) A continuous renewal or service fee to the agent so long as the premiums are paid on the policy (not limited to the usual nine years), thus assuring the agent a constantly increasing income in proportion to the business he services and keeps in force.
- (2) The service fee or continuing renewal is paid to the agent who performs the service and there is no profit to the manager through its discontinuance. The manager's compensation comes from making men prosperous. He is paid for successful organization; for the writing of quality business; and for reducing lapsation and the waste and loss incident thereto.
- (3) A plan for assigning so-called orphan business to a new agent under which he benefits in two ways: first, he receives an assured income during his early days in the business when some form of financial assistance is usually so necessary, and second, he has the still greater advantage of the contacts afforded him through the group of satisfied policyholders assigned to him for service, thus putting him four or five years ahead in the task of becoming established in the business.
- (4) Ample provision is made for disability, and at the death the income from the renewal or service fee built up by the agent is paid to his family for a term of years. In addition, a pension plan on a contributory basis has been provided under which the company matches dollar for dollar the contributions of the agent.

The acid test of any plan of compensation is results. Seventeen years' experience with our agent's contract has proved its soundness and its effectiveness so far as Acacia is concerned. Through the continuous service fee, our men have built up permanent incomes that have continued to increase even during the depression period, and the passing years have made them more and more enthusiastic about their contract, and the opportunity it gives to them.

No one company has it all. Our contract might not give equal results with another company. We are simply suggesting our experience with it in the thought that it might be of some value in the consideration that is being given to the matter. The contract is not copyrighted for we feel that the prosperity of each helps all.

Cordially yours,



President

WM:MP

P.S. Acacia is not interested in hiring another company's agents. Our desire is to assist in a satisfactory solution as we see it of one of the vital problems in the life insurance business today.

## EDITORIAL COMMENT

### Should Not Call in the Watchmen

ANNOUNCEMENT that there will be no further TNEC hearings until November and presumably that there will be no further insurance hearings of any kind may result in an unwarranted belief that the insurance business can lean back and heave a sigh of relief. There is likely to be a feeling that it wasn't so unsatisfactory after all; the life insurance business didn't come off so badly and no other branch was hauled over the coals at all.

In this connection it might be well to recall an article written by P. R. B. Nehmkis, Jr., special counsel of the Securities & Exchange Commission in charge of the savings and investment study, and published in the March, 1939, "Georgetown Law Journal." Mr. Nehmkis has been so much identified with the investment side of the TNEC investigation that it may be forgotten that he preceded Gerhard Gesell as a lawyer for the SEC's study of insurance. Reports are that he was not given the post of special counsel, to which Mr. Gesell was appointed, because of lack of a suffi-

ciently aggressive approach.

In his "Georgetown Law Review" article Mr. Nehmkis is extremely critical of the Paul vs. Virginia decision that insurance not being commerce is not subject to regulation by Congress. He criticizes not only the reasoning behind the decision, which he considered strained, but intimates that because of changed conditions, there is considerable doubt that the United States Supreme Court would perpetuate the Paul vs. Virginia ruling. The question remains, he said, "would the Supreme Court, upon an appropriate record involving an act of Congress and in the light of the altered significance of the insurance problem, perpetuate its ruling that insurance is not commerce?"

That is the attitude of a prominent member of a federal regulatory organization. If it is true that Mr. Nehmkis's conservatism lost him the post given to Mr. Gesell it would be interesting to know what some of the other figures in the SEC and the TNEC think about Paul vs. Virginia.

### Building Up on Juvenile Policies

AGENTS who have had considerable experience with writing juvenile insurance find that one of the advantages is not only the business itself but the fact that a youngster gets an early start with a special company and his mind is associated with that institution. Early impressions are lasting. In many cases the young person insured is told about it by

his parents and he is quite likely to become familiar with the company. This early impression is highly desirable because as so much business is gotten from old policyholders, the approach to a juvenile policyholder later on when he can buy insurance of his own is made much easier. This point can well be kept in mind by the producer.

### Agents Make Payments Possible

THE advertisement of the National Life & Accident in the Life Payments Number of THE NATIONAL UNDERWRITER sounds the keynote of the issue when it states that "an agent made every one of these payments possible." It goes on to say that "this record of life payments stands as a splendid testimony to the good work of the agent in the field as back of every payment is the work of some agent. Some of the sales are easy, perhaps, but many of them are not easy. Some of the cases now reported as paid claims are made up of several policies bought over a period of years. There were interviews and reinterviews. There were very probably objections to be overcome. Some of these buyers started out by saying that they had 'all the life insurance they could carry,' but the sales were made and now the policies have

become claims. To the agent in each case must go much of the credit. Hats off to him."

Letters from beneficiaries in the issue are also a tribute to persistent agents who made the payments possible. One man who had a considerable estate saw it dwindle away so that all that was left was a policy he had taken out to help out an agent who was a friend of his. Another man who often declared "I'd rather see the devil coming than an insurance agent," would have left his family practically nothing if it hadn't been for the \$5,000 insurance a persistent agent sold him.

The importance of the personal contact of the agent in helping to keep the business in force is brought out by several beneficiaries who tell of the struggle at times to make the premium payments.

However, all of them agree with the statement of one Florida woman who said: "The sacrifices we made in past years in order to keep up the insurance have surely turned out to be the greatest blessing to us all."

Every agent who reads the Life Payments Number will realize that he is not only making a living selling life insurance, but that he is making a great contribution to the economic life of his community and nation as well.

## PERSONAL SIDE OF THE BUSINESS

**H. D. Saurer** of Bloomington, Ill., agency secretary of the State Farm companies, who underwent a serious operation for gall bladder and appendicitis, is recuperating at his home. He expects to return to his office in a few weeks.

**A. D. Johnson**, secretary United of Chicago, is a grandfather for the second time. His daughter-in-law, Mrs. Leonard Johnson, presented him with a grand-daughter, Gail. Mother and daughter are doing nicely.

**John Betz** of Buffalo, 80, with the Metropolitan Life 37 years prior to his retirement, and his wife observed their golden wedding anniversary there. He opened the first Metropolitan offices in Dunkirk, N. Y., and Jamestown, N. Y., and was assistant manager of several of the Buffalo district offices.

**John L. Willinger**, St. Paul general agent Northwestern National Life, is the first president of the newly organized St. Paul Business Leaders Association.

**E. N. Van Vliet**, manager of the home office agency of the Prudential, will complete 37 years with the company June 1. He was one of the founders of the Life Underwriters Association of Northern New Jersey.

**W. H. Somerville** of Waterloo, Ont., general manager of the Mutual Life of Canada, has been appointed by Finance Minister J. L. Ralston of the Canadian government as joint chairman of the committee which hopes to promote a program of thrift and regular savings among all Canadians, including children, for the duration of the war. Mr. Ralston formerly was president of the Equitable Life of Canada.

**C. F. Hobbs**, Kansas commissioner, will run for a seventh term, he announces.

Prior to his election as commissioner, Mr. Hobbs served as examiner and actuary in the Kansas department and his continuous department service is said to exceed that of any other commissioner now in office. Previously he had been a local agent at Baldwin, Kan.

Dr. and Mrs. J. F. Knapp have announced the marriage of their daughter, Frances Willard, to **George E. Wohlge-muth** of Cincinnati at Broadstreet Methodist Church, Columbus, O. Mr. Wohlge-muth is editor of the "Industrial Salesman" and is Cincinnati editor of THE NATIONAL UNDERWRITER. He is a nephew of the late E. Jay Wohlge-muth, founder of THE NATIONAL UNDERWRITER. Mr. and Mrs. Wohlge-muth are at home at 37 Burch avenue, Cincinnati.

**Mrs. Edward Jay Wohlge-muth** of Cincinnati has issued invitations to the marriage of her daughter, Elizabeth Goss, to John Z. Herschede, the ceremony to be solemnized at her residence, 937 Lexington avenue, the evening of June 1 at 8:30 o'clock. The newlyweds will be at home after July

15 at 2316 Chein View avenue, Cincinnati. Mr. Herschede is connected with the famous Herschede jewelry store in Cincinnati, which is the Tiffany emporium of that city. The bride-to-be is the only child of the late E. Jay Wohlge-muth, founder of THE NATIONAL UNDERWRITER and until his death, its president.

Mr. Herschede got his A. B. degree at the University of Cincinnati, having attended Georgetown University and the University of Arizona in his first three college years. Later he attended the Sorbonne in Paris.

Betty Wohlge-muth attended the Hillsdale School in Cincinnati and the Finch School in New York City. Later she attended the N. Y. School of Fine and Applied Arts, taking part of the course in Paris.

**R. A. Brown** of the home office general agency of the Pacific Mutual Life, one of the oldest members of the Million Dollar Round Table in length of membership, was the guest of honor at a luncheon to celebrate his completion of 23 years in life insurance.

**A. A. Drew**, retired Chicago general agent of Mutual Benefit Life, is now en route to his farm at Belgrade, Me., for the summer. He spent the week end in Chicago. He has been in Pasadena, Cal., during the winter. He suffered a heart affliction and was in the hospital for about two months. He is now able to get about but must guard against exerting himself.

**James H. Copeland**, Davenport, Ia., general agent Northwestern Mutual Life and a past commander of the Davenport post of the American Legion, has been elected vice commander of the second district of the Iowa department of the Legion.

**E. R. Derryberry**, secretary of the Life & Casualty, has been elected vice-president of the Nashville Civitan Club.

**C. A. Macauley**, state agent John Hancock Mutual Life, Detroit, and founder of the insurance section of the Better Business Bureau of Detroit, was reelected a director of the bureau at its annual meeting. He was serving as president of Qualified Life Underwriters three years ago when the insurance section of the bureau was formed at his suggestion.

**W. O. Cord**, life member of the Million Dollar Round Table and member of the firm of Cord & Trout, managers for west central Ohio for Fidelity Mutual Life, who with his wife has been spending some time at their winter home in Hollywood, Fla., has returned to his office.

Mr. and Mrs. **Paul A. Parker** of Milwaukee have announced the engagement of their daughter, Miss Mary Etta Parker, to Julian Teague, formerly of Portsmouth, N. H. They will be married June 15. Miss Parker is one of

## THE NATIONAL UNDERWRITER



Published by THE NATIONAL UNDERWRITER CO., Chicago, Cincinnati, New York. PUBLICATION OFFICE, 175 W. Jackson Blvd., CHICAGO. Telephone Wabash 2704.

EDITORIAL DEPT.: C. M. Cartwright, Managing Editor. Levering Cartwright, Assistant Managing Editor. News Editors: F. A. Post, C. D. Spencer. Associate Editors: D. R. Schilling, J. C. O'Connor.

BUSINESS DEPT.: John F. Wohlge-muth, President. H. J. Burrage, Vice-President and Secretary. Roeding, O. E. Schwartz.

**CINCINNATI OFFICE**—420 E. Fourth St. Tel. Parkway 2140. L. H. Martin, Abner Thorp, Jr., and C. C. Crocker, Vice-Presidents.

**NEW YORK OFFICE**—123 William St., Tel. Beekman 3-3958. Editorial Dept.—G. A. Watson and R. B. Mitchell, Associate Editors. Business Dept.—N. V. Paul, Vice-Pres.; J. T. Curtin and E. H. Fredrikson, Resident Managers.

**ATLANTA, GA. OFFICE**—560 Trust Company of Georgia Bldg., Tel. Walnut 5867. W. M. Christensen, Resident Manager.

**CANADIAN BRANCH**—Toronto, Ont., 370 Woburn Ave., Tel. Mayfair 4761. W. H. Cannon, Manager.

**DALLAS OFFICE**—811 Wilson Bldg., Tel. 2-4955. Fred B. Humphrey, Resident Manager.

**DES MOINES OFFICE**—2325 Grand Ave., Tel. 4-2498. R. J. Chapman, Resident Manager.

**DETROIT OFFICE**—1015 Transportation Bldg., Tel. Randolph 3994. A. J. Edwards, Resident Manager.

**BOSTON OFFICE**—Room 522, 25 Huntington Ave., Telephone KENmore 5237. R. E. Richman, Vice-President.

LIFE INSURANCE EDITION  
PUBLISHED EVERY FRIDAY

Blvd., CHICAGO. Telephone Wabash 2704.

Wohlge-muth, President. H. J. Burrage, Vice-Associate Managers: W. A. Scanlon, G. C.

**PHILADELPHIA OFFICE**—1127-123 S. Broad Street. Telephone Pennypacker 3706. W. J. Smyth, Resident Manager.

**SAN FRANCISCO OFFICE**—507-8-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Res. Mgr.; Miss A. V. Bowyer, Pacific Coast Editor.

Subscription Price \$3.00 a year in United States and Canada. Single Copies, 15 cents. In Combination with The National Underwriter Fire and Casualty, \$3.50 a year. Entered as Second-class Matter June 9, 1900, at Post Office at Chicago, Ill., Under Act, March 3, 1879.



Wisconsin's leading women golfers. Her father is agency director of the Old Line Life of America.

**Lee N. Parker**, president American Service Bureau, Chicago, this week attended the agency convention of the American National held in Galveston and spoke briefly. Mr. Parker is on an inspection tour in that territory.

**J. N. Patterson** of Milwaukee was honored at a luncheon given by A. L. Saltzstein, general agent New England Mutual Life, on his 25th anniversary with the company and was presented a silver medal.

**Theodore H. Tangeman**, vice-president and counsel of the Columbus Mutual Life, has been reelected vice-president of the Ohio Institute, independent governmental research agency, for the fifth time. **W. M. Booker**, Toledo manager Mutual Benefit Life, was elected a member.

**R. S. Jackson**, New York Life, Toledo, has taken a leave of absence to assume new duties as public relations director for the Ohio National Guard, with headquarters at Columbus, O. Mr. Jackson was in charge of publicity for the convention of the Ohio Association of Life Underwriters in Toledo.

**Charles Hafeman**, assistant Milwaukee cashier for the Equitable Society, was honored at a dinner marking his 20th anniversary. Speakers included E. L. Carson, agency manager; E. C. Ebersol, assistant manager; J. S. Weeks, cashier; M. F. Heilig, unit manager, and A. F. Nickel, Jr., of the public service department.

**George Hemsing**, special agent in the Stamm home office general agency for the Northwestern Mutual Life in Milwaukee, has been awarded a 45-year veteran service pin by Grant L. Hill, director of agencies. Mr. Hemsing has served 35 years in the field and before that was in the actuary's department at the home office. A consistent producer, Mr. Hemsing has placed more than \$5,000,000 of business on the books.

**W. M. Houze, Jr.**, son of the Chicago general agent of John Hancock and an official of the brokerage department, was married to Miss Christy Kissling, daughter of Mrs. Ernest Kissling of Chicago. The young couple are at home at 109 Longwood Drive, Beverly Hills. They plan to take a honeymoon trip this summer.

## DEATHS

**James S. White**, 67, manager of the Prudential's ordinary office in Los Angeles, died from an intestinal affliction that created a toxic condition. He started with the Prudential in 1918 as manager of the life insurance department of the Hawaiian Trust Co., Honolulu, which was general agent of the Prudential in the Hawaiian Islands. He was transferred to Los Angeles in 1923. Two sons, Stephen and Jack M., are assistant managers of the agency.

**J. A. Clague**, 54, assistant comptroller and chief accountant of the Sun Life of Canada, died in Montreal. He had been with the company 20 years.

**Garland H. Lang**, Kerrville, Tex., president of the Southwestern Life Club, honor organization for salesmen of the Southwestern Life of Dallas, died at his home. He had been with the Southwestern since 1927.

**Fielder Webster**, general agent Protective Life at Greenwood, Miss., died suddenly following an attack of coronary thrombosis. He was a top producer of the company.

**Dr. M. L. King**, 83, formerly medical director in Europe and later in the United States for the New York Life, died May 13 at his home in New Canaan, Conn. Dr. King became the New York Life's assistant medical director in Europe in 1894 and from 1903 to 1905 was chief medical director, holding that post until his retirement in 1931.

## COMPANIES

### Fete Empire State Mutual Head on 70th Birthday

JAMESTOWN, N. Y.—The officers and directors of Empire State Mutual Life tendered a luncheon in honor of the 70th birthday of President E. L. Beach.

The affair also honored the completion of 25 years of service to the company by Mr. Beach. Starting as a field representative of the company's predecessor, Empire State Life, Mr. Beach rose to superintendent of agencies, later to secretary and, when the company was reorganized as an old line company in 1936, Mr. Beach was elected its president.

At the luncheon, M. O. Doolittle, vice-president, presented an inscribed gift to Mr. Beach on behalf of the officers and directors.

### Pioneer Life Charter Sold

At a receiver's sale of the Pioneer Life, Little Rock, Ark., its charter, the one asset discovered by the circuit court, was sold to a group of Little Rock business men for \$500. J. F. Holt, receiver, informed the court that he discovered no policyholders, received no premium payments and turned up no asset other than the charter. The buyers assume no debts of the former company and are free to change the name. R. G. McDaniel, former state treasurer and Ben D. Brickhouse, former mayor, are among the purchasers of the charter.

### Conduct Baseball Contest

A baseball contest is being conducted by the Union Central countrywide in May with special recognition for all agents who get a minimum score of at least 1,000 points. Each complete interview with one attempted close is three points, two attempted closes, four points, and three closes, five points, corresponding to three, two and one base hits. Each application is a home run worth 50 points and a 20 point bonus is given per \$1,000 of business written. Each interview in which there is no effort at close is termed a strike-out. Union Central suggests to make the "big league" there is needed a minimum of three interviews daily, closing one of each 10 persons interviewed and an average of at least \$2,500 per case. The agents are maintaining a day by day record, aiming at a daily minimum score.

### Records Now in Rockford

The transfer of the records of American Bankers of Jacksonville, Ill., to Rockford, Ill., home of Rockford Life which took over American Bankers, was completed this week.

Nine members of the home office staff of American Bankers have moved to Rockford to assume positions with Rockford Life.

### Dickinson Agency Secretary

DALLAS—The Southland Life has appointed A. G. Dickinson, Jr., agency secretary in the home office. He joined the accounting department of the Southwestern Life in 1935, entering sales promotion and public relations work in 1938. He was appointed director of public relations for the Republic National Life in 1939, working in agents' training and sales promotion.

### Atlantic Life's 40th Anniversary

The Atlantic Life, the south's oldest life company writing ordinary business exclusively, is celebrating its 40th anniversary. Organized in 1900 as the South Atlantic, the name was changed in 1912 when it absorbed the American National Life of Lynchburg, Va.

### Receiver for Dallas Company

AUSTIN—Home Life of Dallas has been placed in receivership on order of

## STRENGTH!

The Quality of Assets and their Ratio to Liabilities make this one of the Outstanding Life Insurance Companies Upon Any Basis of Comparison.

Financial Strength, Good Equipment, Agency Cooperation, and Liberal Contract Provisions mean Permanency, Happiness, and Success for Oslico Representatives.

Write

**THE OHIO STATE LIFE  
INSURANCE COMPANY**  
COLUMBUS, OHIO

## Thirty-Fifth Anniversary Year Shows Increased Progress

INDIANAPOLIS LIFE INSURANCE COMPANY—A Legal Reserve MUTUAL Company—looks back upon a record of substantial, well-rounded growth. It looks forward to a splendid future.

### A REMARKABLE TEN-YEAR RECORD

Since December 31, 1929:

ASSETS have increased ..... 129.6%  
SURPLUS has increased ..... 133.7%

### IN 1940

NEW BUSINESS for the first quarter exceeded the same period last year by 16.8%.

GAIN OF INSURANCE IN FORCE was more than double the same period in 1939, making total in force over \$112,000,000.

LAPSE RATIO—while always low, is the lowest in the Company's history.

Fieldmen are equipped with a complete kit of modern policies and modern sales equipment.

Agency opportunities in Indiana, Illinois, Texas, Ohio, Michigan, California, Minnesota and Iowa.

## INDIANAPOLIS LIFE INSURANCE COMPANY

Indianapolis, Indiana

EDWARD B. RAUB  
President

A. H. KAHLER  
Second Vice-President  
Supt. of Agencies

District Judge Moore. Will G. Knox, statutory liquidator of the insurance board, was appointed receiver. It is a statewide mutual.

#### NEWS BRIEFS

Accident and health sales of the **North American Life & Casualty**, Minneapolis, in the first four months were 61 percent ahead of last year's figures. Life sales were 41 percent ahead.

Ed E. Hambright and W. A. Robbins of the Rio Grande Valley agency of the **Western Reserve Life** of Austin tied for the president's cup for the leading full-

time producer in the campaign in April in honor of President A. F. Ashford. H. L. Cravens led the sales force in April but was ineligible to receive the cup because he is a part-time producer.

**C. E. Hagemann** has been named associate counsel Lutheran Mutual Life, Waverly, Ia.

The **Mutual Life** of Canada has been licensed to write accident and sickness insurance as well as life.

Don Evans, Des Moines attorney, has been elected a director of the **Central Life** of Iowa to fill a vacancy created by the death of Ray Nyemaster.

through dramatization and a cast has been selected from among field members. At the Star Leaders Club annual dinner, the new group to be initiated is one of the largest in years. Agents will have until May 31 to qualify with business issued and paid-for, both for attendance and to qualify for the club. Harry Woodward, manager accident and health department, is vice-chairman of the convention.

#### Lindsay in Kansas City

L. Seton Lindsay, vice-president New York Life in charge of sales, will be the featured speaker at the annual sales meeting of the Kansas City agency May 16. Other speakers will be Dick Oliver, inspector of agencies, St. Louis, and Earle Bewley, supervisor, Oklahoma City.

#### State Farm Regional Rallies

The State Farm companies held a division meeting in Wichita, attended by Mark Ashley of the claim department from the home office, C. E. Beadles, division manager, and John A. Gronner, state director, Topeka. Similar conferences were held in Manhattan, Emporia, Garden City and Topeka.

#### Great American Chicago Rally

The agency convention of Great American Life of San Antonio is to be held at the Stevens Hotel, Chicago, commencing Aug. 26. The group will include about 75 qualifiers and their wives from Texas and Louisiana. President Charles E. Becker, who is also president of Franklin Life of Springfield, Ill., will be in general charge.

#### General Agencies' Joint Outing

Several central western general agencies of Aetna Life held a joint outing at Spring Mill Park, Mitchell, Ind., attendance being about 150. The agencies were those of R. S. Edwards, Chicago; F. H. Plaisted, South Bend, Ind.; H. W. Florer, Grand Rapids; P. W. Simpson, Indianapolis, and L. A. LeLaurin, Louisville. Attendance was on a qualification basis. Three home office officials, S. T. Whately, vice-president; A. H. Hiatt, superintendent of agencies, and Earle

everyday job and build a larger income and a finer service to the people in your community."

#### Million Agency Hears Lundgren

B. A. Million & Associates, general agents Northwestern Mutual Life, held its spring agency meeting in Evansville, Ind., with forty southern Indiana members in attendance.

The home agency speaker was Warren Lundgren, assistant director of agencies, Milwaukee. The following agents took part in the program: Richard Moser, district agent New Albany, who acted as toastmaster; Fred Barrett, Bloomington; C. F. Duke, Terre Haute, J. K. New and Ben Lurie of Evansville.

#### Northern of Canada Roundup

The convention of the "Vice-Presidents Corps" of Northern Life of London, Ont., was held in New York, the recreation features including a visit to the fair and a banquet at Jack Dempsey's restaurant. The home office was represented by W. E. Robinson, vice-president; Charles C. Martin, superintendent of agencies; H. L. Sharpe, actuary; L. R. Detwiler, agency secretary, and Cliff Bastla, supervisor of field service.

#### Behr and L'Estrange to Talk

MILWAUKEE—Louis Behr, Chicago millionaire producer of Equitable Society, and G. A. L'Estrange, manager accident health department Wisconsin National Life of Oshkosh, will be among the guest speakers at the annual convention of the Old Line Life, June 23-26, at Lawsonia, Green Lake, Wis. Plans for the meeting are about complete, according to Paul A. Parker, agency director and general chairman. The sales clinic will be presented

### Connecticut General Has Celebration Ceremony

The Connecticut General, celebrating its 75th anniversary year, was host to leading representatives at a conference in New Orleans.

The theme of the conference was "Seventy-five Years Building Financial Security." Panel discussions were built around "Merchandising Security," with F. O. H. Williams, manager of the Hartford office, as chairman; "Our Heritage," with Vice-president John M. Laird as chairman; "How the Connecticut General Meets the Demand for Security," with R. E. Larkin, manager of the Broadway office, New York City, as chairman; and "Prestige-Building Prospecting," with Hugh Kemp, manager of the Pittsburgh office, as chairman. Other speakers included President F. B. Wilde, Director C. A. Goodwin, S. F. Smith, manager Philadelphia office, and J. C. Blackall, Connecticut commissioner.

#### Talk by F. H. Haviland

Vice-president F. H. Haviland closed the business meetings with a talk on "Our Opportunity as Connecticut General Salesmen." Summing up the conference, Mr. Haviland said: "Success in this business is a combination of a good merchandising plan and being thoroughly trained in a fine technique of execution plus a high quality of salesmanship, used sufficiently often in order to become proficient. Add to this a recognition of the high ceiling opportunity in the life insurance business, put a market value on yourself high enough to be exciting, tough enough to demand every ounce of ambition, and shoot for it with everything you possess. All of you can utilize the sound principles enunciated at this conference in your

## LIFE SALES MEETINGS

## ACTUARIES

### CALIFORNIA

Barrett N. Coates Carl E. Herfurth  
**COATES & HERFURTH**  
CONSULTING ACTUARIES  
582 Market Street 437 S. Hill Street  
SAN FRANCISCO LOS ANGELES

### ILLINOIS

#### WALTER C. GREEN

Consulting Actuary

Franklin 2433

811 W. Wacker Drive, Chicago

#### DONALD F. CAMPBELL and DONALD F. CAMPBELL, JR.

Consulting Actuaries

100 N. La Salle St. Chicago, Illinois  
Telephone State 1336

#### HARRY S. TRESSEL

Certified Public Accountant and Actuary

10 S. La Salle St., Chicago

Associates  
M. Wolfman, A. A. I. A. Franklin 4036  
N. A. Moscovitch, Ph. D.  
L. J. Lally

### INDIANA

#### Haight, Davis & Haight, Inc.

Consulting Actuaries

FRANK J. HAIGHT, President  
Indianapolis—Omaha

#### HARRY C. MARVIN

Consulting Actuary

221 E. Ohio St.  
INDIANAPOLIS, INDIANA

### NEW YORK

Established in 1865 by David Parks Fackler

#### FACKLER & COMPANY

Consulting Actuaries

Edward B. Fackler Robert D. Holran  
8 West 48th Street New York City

Consulting Actuaries  
Auditors and Accountants

#### S. H. and Lee J. Wolfe

Lee J. Wolfe  
William M. Corcoran  
Joseph Linder

116 John Street, New York, N. Y.

### PENNSYLVANIA

#### FRANK M. SPEAKMAN

CONSULTING ACTUARY

Associates

Fred E. Swartz, C. F. A.  
E. P. Higgins

THE BOURSE PHILADELPHIA

# THE MANUFACTURERS LIFE

Throughout its fifty-two years of activities the Manufacturers Life has maintained an unbroken record of fidelity to its obligations.

Its relations with underwriters and policyholders, its sound investment practice and progressive management, have all helped to win for the Company a place of high esteem.

INSURANCE IN FORCE, 590 MILLION DOLLARS  
(Including Deferred Annuities)  
ASSETS, 177½ MILLION DOLLARS

#### INSURANCE COMPANY

HEAD OFFICE  
TORONTO, CANADA  
Established 1887



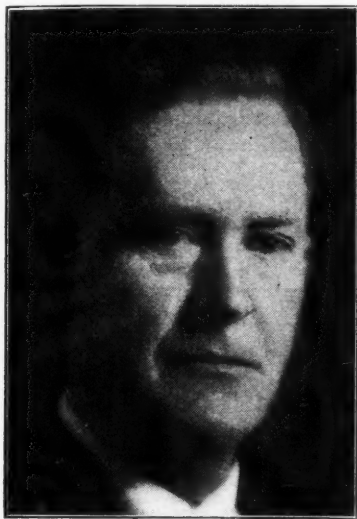
Carter, chief underwriter, attended from the home office, and all the general agents mentioned were present. There were no business sessions. Chicago won two softball games, from Grand Rapids and Indianapolis, and also won the team trophy in the golf tournament. Low gross was won by Sam Simpson of Indianapolis, son of the general agent, and blind bogey by H. A. Graham, agent of Chicago.

Clarence Post, Milwaukee general agent Provident Mutual Life, held an agency meeting for field men. W. K. Wise, vice president in charge of agencies, spoke.

## COMPANY MEN

### National L. & A. Advances Dr. Byrd, W. H. McBride

NASHVILLE, TENN.—Directors of the National Life & Accident have promoted Dr. B. F. Byrd from assistant medical director to medical director, suc-



DR. B. F. BYRD

ceeding the late Dr. Rufus E. Fort, Sr. He has been secretary of the medical section of the American Life Convention for a number of years.

W. H. McBride, actuary since 1919, is made vice-president and actuary. Rufus E. Fort, Jr., Nashville, and Capt. N. H. White, Jr., U.S.N. (retired), Mitchellville, Md., were elected directors, each to succeed his father. Mr. Fort has been with the company since 1938 and became assistant manager of the ordinary department early this year. Dr. Byrd has been assistant medical director since 1919.

Mr. McBride for a number of years has been on the blanks committee of the American Life Convention. He formerly held an executive post with the Central States Life of St. Louis.

### Prudential Makes Promotions

NEWARK — The Prudential has advanced Conger Brown, who has been assistant manager of Division M to manager of Division N. Charles J. Tiensch, former second chief clerk of Division P, has been promoted to manager. William Ingram, Jr., formerly special clerk of Division Q, has been advanced to chief clerk of Division P. Charles H. Swan, from actuarial general, has been advanced to pension representative. Archibald Lightbody, who has been service representative of the group department, has been promoted to home office representative of the group department in St. Louis.

### Great Northwest Names Mitchell

SPOKANE, WASH.—H. A. Mitchell has been appointed assistant director of

agencies of the Great Northwest Life. He comes from Indiana with an extended background of experience in agency work. He will make his headquarters in Spokane.

Thomas E. Coleman, president Madison-Kipp Manufacturing Corporation, has been elected a director of the National Guardian Life to succeed the late Frank W. Cantwell.

## INDUSTRIAL

### Ordinary Production by Industrial Men

JACKSONVILLE, FLA.—Guilford Dudley, Jr., vice-president Life & Casualty, spoke before the Industrial Insurers Conference at Jacksonville, Fla., this week on ordinary production by industrial agents. He said that this subject is quite vital especially on account of the TNEC investigation. He said that companies with their agency system as represented in the Industrial Insurers Conference had the answer to most of the criticism directed against the agency system. These companies he said have a double barreled agency system. They can render service of great value to the lower income group through industrial and to the upper through ordinary.

#### Definite Weekly Remuneration

While many companies do not have minimum salary systems on their industrial contracts, nearly all can guarantee that the agents will receive a definite weekly remuneration based on collection of industrial insurance on their debits so that they do have at least a reasonable income during the period in which they are learning the business. Therefore, Mr. Dudley declared, the question of financing of agents which is of paramount importance to all strictly ordinary companies is practically solved by the industrial-ordinary agency system. He said that the most important factor in getting ordinary production and in taking advantage of the double barreled agency system is the home office attitude toward the subject. There is an opportunity for increased income through ordinary commissions and, therefore, this should help to eliminate one of the greatest evils in the industrial business, viz., finals, he said. Some agents have been so influenced as to think of themselves as industrial agents and it should be the province of the company men to make them realize that theirs is the dual job and to do two jobs well is a greater achievement than to do only one well. A dual company, he said, has in many ways a greater responsibility to its agents and policyholders than one dealing only in ordinary.

#### Primary Selection of Agents

So far as the Life & Casualty is concerned, Mr. Dudley said, it tries to start at the beginning with the selection of agents, asking managers to choose only agents whom they feel capable of serving the public through both departments. The company does not consider any agent or superintendent in line for promotion who does not have an all-round record. He said that the best business for the company and policyholder either weekly or ordinary is the business that stays on the books.

In connection with this matter he recited some of the Life & Casualty activities:

1. Five percent extra commission graded according to contract for all business with a probable persistency rating of 70 percent or over as rated on the persistency rating chart.

2. Five percent extra commission graded according to contract on all contracts of \$2,500 and over.

3. Bonus to managers on increase based on insurance in force and lapse



WE believe that a good salesman can achieve his highest efficiency only when he is backed up by

—the RIGHT policies  
—PROVEN prospecting plans  
—AGENCY-MINDED home office support

And here at American Mutual, we give that kind of cooperation to EVERY man in the field.

Write John J. Moriarty, Agency Vice President, about attractive agency opportunities.

Purely Mutual

# AMERICAN MUTUAL LIFE

DES MOINES

80 YEARS OF SERVICE

THE  
**GUARDIAN LIFE**  
INSURANCE COMPANY  
OF AMERICA  
NEW YORK CITY



A MUTUAL COMPANY  
ESTABLISHED 1860

ratio; bonus to superintendents based on staff quota on not paid-for basis.

4. Strict persistency and minimum premium requirements in convention qualifications and all honorary production clubs.

5. Loving cup awarded at banquet in honor of leading district each quarter in a persistency and percent of quota contract.

6. All agents' records based on net paid-for (paid for less first year lapses) and no credit given nor mention ever made of paid-for. District records on net increase basis only.

7. Questionnaire required to be filled out on all \$1,000 applications stating why not over \$1,000.

8. "Quality-Case-of-Week" published weekly in company house organ, taken from the persistency rating chart.

9. Publicity given good persistency of districts and agents through bulletins and articles in the company magazine, and a list of all districts published according to standing on persistency.

10. A report from the agent required on each lapsed policy outlining efforts made to conserve it.

## Manager Gives Talk Before Conference

Ed. B. Smith of Greenville, S. C., manager Carolina Life, gave some thoughts on selection of agents and reduction of finals at the annual meeting of the Industrial Insurers Conference. He said that he invariably has an applicant write a letter while in the company office. This gives one who has not had so much schooling as others an opportunity to demonstrate whether he has been studying after leaving school and also gives the manager an opportunity to get a sample of his handwriting, spelling, English, his language and general ability to express himself. A man's ability to meet people and take care of almost any situation which arises, he said, can be tested fairly well by a thorough cost questioning. He would automatically discard all applicants who are "old, experienced insurance men." Mr. Smith questions a man very carefully regarding his home life, his habits, what kind of work he has been doing, how long he had stayed with the concern, why he quit his job, etc. He does not employ an agent who is involved in debt to any extent.

### Attitude Toward Single Men

Mr. Smith has found that all single men he has employed and who later married were better agents after marriage than before. That has led him to think twice before employing single men. It is best, he thinks, to select men who are succeeding in other lines and desire to improve their condition. A man's employment and environment determines to a great extent his spirit of initiative and breadth of vision. It may reveal, he declared, whether he has an inferiority complex that would be hard to overcome and it will aid the manager in placing him on a debit to which he is suited. He stresses good health, neat dress and well groomed personal appearance as essential to success. The age limit with the Carolina Life is 45 years. Mr. Smith prefers a man between 25 and 35 years. "If you get an applicant who is honest and has the potential ability to make good it is best to exhaust every effort to help him make good," Mr. Smith added.

It is Mr. Smith's opinion that finals can be reduced as much by the proper training and handling of agents as by careful selection. The general spirit and atmosphere that pervade an office has much to do with the average length of time an agent stays with a company. The manager is largely responsible for the spirit of the office. Mr. Smith finds it highly desirable to cultivate a democratic relationship with his employees and agents. It is definitely understood in his office that all with the company are expected to tell him their troubles and he endeavors to do everything pos-

## Joins Minnesota Mutual as Dallas General Agent

Lyman E. King has been named general agent of the Minnesota Mutual Life in the Dallas territory. Harold J. Cummings, vice-president, announced the appointment while in Dallas a few days ago. He was formerly Topeka general agent of the New England Mutual Life and president of the Kansas Association of Life Underwriters. He went to Texas a year or so ago.



Lyman E. King

Mr. King named L. A. Hanley as assistant general agent. He was formerly with the Reliance Life in San Antonio. Dallas offices are in the Liberty State Bank building.

When the New England Mutual entered Texas two years ago, Mr. King moved to Dallas as an agent, joining the Connecticut General Life a year ago. He is now vice-president of the Dallas C. L. U. chapter.

### Shepard with Wayne Clover

The Wayne Clover agency of the Penn Mutual Life in Kansas City has named J. Kendall Shepard, 9½ years with the Equitable Society, as supervisor. He formerly was with the Equitable in Kansas City, later was assistant manager at Baltimore, and recently a unit manager of the Warren Woody agency in Chicago. He will develop a new unit for the Penn Mutual agency.

Leslie O. Reed, with the Clover agency since 1938, and one of its outstanding young producers, also has been named a supervisor, to develop a new unit. He has been active in the young men's division of the Kansas City Life Underwriters Association.

### Came Now Personal Producer

August W. Carne, general agent for Home Life at San Francisco, will re-enter the field as a personal producer for the company. His resignation as general agent is effective May 31. His successor has not yet been selected.

### Federal's Florida Appointments

M. M. Little, Jr., has been appointed manager of the Federal Life at Orlando, Fla., succeeding Capt. John L. Wimbish

sible to assist them in solving their problems. The relationship between the manager and the men on this basis, he said, tends to reduce shortages and finals. The manager then has a real opportunity to teach, lead, enthrall and inspire his men.

Mr. Smith asserted that the agent who is taught to be self-reliant and master of every problem which comes his way makes the greatest success in insurance.

J. H. Mulholland has been appointed district manager at Port Hope and Charles F. Hamilton, district manager at Guelph, Ont., by Northern Life of London, Ont.

**All contracts direct with home office — the same contract to all.**

**JEFFERSON STANDARD LIFE INSURANCE COMPANY**

HOME OFFICE • GREENSBORO, N. C.

## LIFE AGENCY CHANGES

who is retiring from business on account of ill health. Mr. Little is a newcomer in insurance, being a native of Georgia, and has been more recently in the orange growers supply field. Mr. Wimbish joined the Federal Sept. 10, 1923. C. N. North, who has been associated with the Wimbish agency, has been appointed manager for three counties at Ocala.

## Girard Life Names Giertsen Chicago General Agent

Girard Life has appointed Walter H. Giertsen as Chicago general agent with headquarters in 208 South La Salle street. He has been connected with Aetna Life in Chicago and before that with the Thurman agency of New England Mutual.

Mr. Giertsen attended the University of Pennsylvania for a time and then attended University of Chicago for two years, at the same time getting a start in business working in the Chicago Machinery Exchange, his father's business which was being managed at that time by his



W. H. Giertsen

mother after her husband's death. After this business was sold Mr. Giertsen entered the real estate field. He was the first editor of "The Real-Estator," publication of the Cook County Real Estate Board. He served as secretary and as president of the Edgewater Business Men's Association.

## Lincoln National and Vanderpool

Casualty Department Vanderpool & Co., Inc., of Miami has been appointed special agent for Lincoln National Life under General Agent Louie Lanford. That office also represents the intermediate department of Continental Casualty as general agents for 27 southern counties.

## Finley Jones Returns to Berkshire

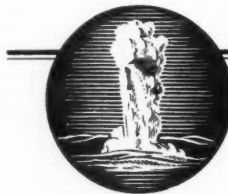
W. Finley Jones has been appointed general agent to represent Berkshire Life in southern New Jersey, with offices in Trenton. From 1922 to 1930 Mr. Jones represented Berkshire Life in this district and from 1930 up until a few months ago was district manager for Mutual Life in this territory.

## Sorensen, Clinton in Partnership

H. E. Sorensen, general agent Aetna Life in Omaha for 24 years, has admitted C. E. Clinton to partnership. Mr. Clinton has been assistant general agent and has been with the Aetna 13 years.

## Cox Named Assistant Manager

Clifford L. Cox, formerly field supervisor at Los Angeles, has been promoted to assistant manager of the southern California department of the Reliance



AS FAITHFUL AS "OLD FAITHFUL"

## Here's to a Banner 1960

Life insurance selling is a business of futures. The product you sell is invariably slated for future delivery . . . and the people you meet represent your future potential paid-for.

Thus the future of your company is far more vital to you than its past.

The fact that in 36 short years the Mutual Trust Life has established itself as one of America's very strongest companies indicates the future growth that is sure to be the lot of this vigorous organization . . . which in 1939 showed . . .

(1) a ratio of 40% actual to expected mortality

(2) a yield on gross assets of exactly 4.0%

(3) a growth in total assets of 80% and a growth in surplus of 163% during the past ten depression years.

The Mutual Trust Life operates in 18 states including those having the most up-to-date laws for protecting policy-holders.

## MUTUAL TRUST LIFE INSURANCE COMPANY

135 S. LaSalle St.  
CHICAGO

One of 24 purely mutual, net level premium, 3% reserve companies in the United States.



Life, with headquarters in Los Angeles. He has been in life insurance since 1921. He joined the Reliance in 1937 in Pasadena.

#### Western Life Appointments

Raymond Frazier and R. A. Warner have been appointed associate general agents of the Western Life of Helena, Mont., in Los Angeles, working with Manager H. C. Terwilliger.

Raymond Ashton has been appointed a general agent at San Francisco. He went to the University of California and has been selling life insurance at the tune of about \$200,000 a year.

Lee M. Cannon has been appointed general agent at Seattle. He has been in life insurance, serving as an agent, assistant superintendent, supervisor and field superintendent. He is not related to Agency Vice-president Lee Cannon at the head office.

#### NEWS BRIEFS

In an announcement of the appointment of **George W. Devitt** as general agent in Newark for the Mutual Trust Life, Mr. Devitt's name was erroneously printed as De Witt.

**C. W. Coombs** has been promoted to manager of the Confederation Life in Hamilton, Ont., succeeding R. J. Crouch, who is retiring due to ill health.

**J. E. McIlroy**, assistant manager for the **North American Life of Canada** in Winnipeg, has been appointed manager at Calgary. **Colin Mooney** has been appointed branch manager Victoria, B. C., succeeding the late J. W. Hudson.

With the retirement of **Max Leifer**, manager of the Terrace Park office of the Metropolitan Life in Kansas City, after 25 years service, **Shepherd Golden** of St. Louis takes over the office.

## AGENCY NEWS

#### Five-Day Outing for Paret Agency

Agents who qualify will be the guests of **Louis F. Paret**, Provident Mutual general agent in Camden, N. J., and Philadelphia, at Virginia Beach, Va., June 28-July 2, for five days of pleasure.

#### Bland Speaks in Ogden

**Frank W. Bland** of San Francisco, Pacific Coast manager of THE NATIONAL UNDERWRITER, addressed an agency meeting of the United Benefit Life and the Mutual Benefit Health & Accident in Ogden, Utah, on "The Agent's Responsibility." He also spoke before various groups in Salt Lake City, including a special session of the directors of the life underwriters association.

#### E. B. Brink Cruise June 27-29

**DETROIT**—The annual cruise-convention of the E. B. Brink state agency of the Mutual Benefit Health & Accident and United Benefit Life will be held aboard the S. S. Alabama June 27-29, proceeding from Detroit to Cleveland, Buffalo, Niagara Falls, Toronto and return.

**Dr. C. C. Criss**, president of the companies: S. C. Carroll, vice-president, and F. S. Finch, chief underwriter, and their wives as well as a number of state managers from other territories will accompany the Brink agency on the cruise. Mr. Brink expects about 200 guests in all.

The **E. L. Gifford** agency of Dubuque, Ia., captured the Central Life of Iowa President's trophy for the second quarter, with 121 percent increase in business over the first quarter.

**Robert N. Waddell**, Pittsburgh general agent Connecticut Mutual Life, entertained **Peter M. Fraser**, executive vice-president, **Harold N. Chandler**, second vice-president, and **George F. B. Smith**, assistant superintendent of agencies and his staff members at a dinner dance.

#### Connecticut General Opens Branch in Houston



WILLIAM H. FABIAN

Connecticut General Life has opened a branch in Houston, with **William H. Fabian** as manager.

Mr. Fabian was born in Texas and attended Texas A. & M. and University of Houston. In 1925 he moved to Houston and entered the life insurance business. His entire business experience has been in life insurance, and has covered sales and managerial work.

Mr. Fabian is a director and treasurer of the Houston Association of Life Underwriters.

Connecticut General also has an office in Dallas under the management of **A. C. Prendergast & Co.**

Mr. Fabian has been connected with the **Homer Hewitt** state agency of Northwestern National Life in Texas in a supervisory capacity. Most of his life insurance experience has been with Northwestern National. He is a C.L.U. His new office will be at 1710 Chamber of Commerce building.

#### Illinois Interests Seek to Exempt Commission Men

Illinois insurance interests of all classes started a concerted move this week to secure specific exemption of commission agents and brokers from the state unemployment compensation tax as allowed by the federal statute. The exemption was left out of the Illinois bill, and an amendment which insurance men had expected would exempt the commission insurance men failed to do so.

The Chicago Insurance Agents Association, composed of fire and casualty agents, this week decided to take action to secure such an amendment and directors of the Chicago Association of Life Underwriters adopted a resolution that house bill No. 8 and senate bill No. 15 be amended to exclude commissioned agents.

These individual moves followed a meeting Monday in Chicago at which were representatives of all classes of insurance interests. A unanimous decision was made that insurance men throughout the state take quick action to secure the amendment.

It was pointed out that the U. S. social security act and 15 state unemployment compensation acts specifically exempt commission insurance agents and brokers. The insurance men had expected that similar action would be taken in the Illinois legislature.

#### O'Malley Trial Is Reset

**KANSAS CITY**—The trial of **R. E. O'Malley**, former Missouri superintendent, on charges of accepting a bribe, has been set tentatively for May 20 before Circuit Judge Cook. The case had been set for May 13.

#### • Life

Advanced 26 places in relative rank among all life companies in 5 years.

#### • Accident and Health

One of the Ten leading companies in the writing of Accident and Health.

#### • Group

Among the first 15 companies in the U. S. in the writing of Group protection.

#### • Railroad

One of the nation's leading carriers of insurance plans for Railroad men.

## PROVIDENT Life and Accident Insurance Company

Chattanooga—Since 1887—Tennessee



May Campaigns are a tradition with Bankers Life of Nebraska. It's the month that we celebrate our birthday anniversary.

Jerry has known for a long time that he was going to set a new May record for himself this year. He says it's because the sales helps offered by his company have equipped him to do a better job every month than he used to be able to do.

Then, too, there are prizes for every representative who pays for business in May. Jerry and Mrs. Morton have their prize all picked out. It's theirs now. The Mortons know selling is a fascinating game—when you're on a winning team. In Bankers Life of Nebraska they see a winning combination.



## Bankers Life Insurance Co. of Nebraska

HOME OFFICE, LINCOLN—SINCE 1887

## NEWS OF LIFE ASSOCIATIONS

### Texas Association Has Heavy Schedule

Headliners on the program for the annual meeting of the Texas Association of Life Underwriters at Austin June 6-7, as announced by President R. M. White, Dallas manager Jefferson Standard Life, include Gale F. Johnston, regional manager group division Metropolitan Life, St. Louis; Coke Stevenson, lieutenant governor of Texas, and Walter Woodward, life commissioner and chairman of the Texas board of insurance commissioners.

In connection with the Texas association meeting, the annual Life Managers & General Agents Conference will be held at Austin June 6, with R. B. Shields, chairman of the General Agents and Managers, Dallas manager Great National Life, as chairman. Alva Carlton, Great Southern Life, Houston, will preside at the meeting of the Texas Leaders Round Table June 7. O. D. Douglas, manager Lincoln National Life, San Antonio, is chairman of the program committee.

#### Clinics at Managers' Meeting

"Management Problems of Present Organization" is the general theme for the general agents and managers conference. A clinic on "Problems of the Old Agent" will cover agency morale and motivation. M. A. Anderson, Dallas, Republic National Life, is chairman, assisted by Paxton Matthews, Dallas, Indianapolis Life, and A. C. Raines, Dallas, Great Southern Life. F. G. Bray, Houston, New England Mutual Life, is chairman of a similar clinic on "Retaining," in which work habits, prospecting and selling will be discussed by Dale Shepherd, Houston, Connecticut Mutual Life, and Dave Bintliff, Houston, American National Life. In a third clinic on "Old Agents as Aid in Management," conducted by F. L. Hargis, Fort Worth, Jefferson Standard Life, assisted by F. E. McGonagill, State Reserve Life, and J. H. Sharpe, Southland Life, both of Fort Worth, methods of improving quality of business, aid in recruiting, contests, agency meetings and joint work will be reviewed.

A dinner with Mr. Shields presiding will follow the business session of the managers' group. A. M. Embry, Equitable Society, Kansas City, will speak on "Basic Problems of Present Agency Organization."

#### Leaders Round Table Session

At the Leaders Round Table session, there will be a sales clinic in three parts. J. N. Fletcher, San Antonio, Great Southern, will lead a discussion of "Proper Prospecting," assisted by H. L. Bridgman, Great American; Milton Fischer, Pacific Mutual, and H. B. Veazy, Indianapolis Life, all of San Antonio.

The second sales clinic on "Successful Selling" will be led by Ross Priddy, Dallas, Southland Life, who will be assisted by John Arden, Waxahachie, Southwestern Life; Mrs. Muriel Briggs, Dallas, Southland, and T. J. Tomlinson, Dallas, Business Men's Assurance. O. S. Carlton, Great Southern; C. R. Darling, Connecticut Mutual, and W. H. Winn, Union Central, all of Houston, will assist H. G. Hewitt, Houston, Northwestern National Life, in a discussion of

"The Income of the Successful Life Underwriter."

J. P. Costello, Dallas, Southwestern Life, immediate past chairman of the Leaders Round Table, will preside at the afternoon session, at which Mr. Woodward will speak. Mr. White will preside at the banquet and Mr. Stevenson will talk on "The Responsibilities of Leadership." The Austin Association of Life Underwriters will be host at a dance following the banquet.

O. Sam Cummings, past president of the National association, will conduct a conference on association administration at which the presidents of all the local associations will discuss attendance, membership, programs, educational work, finance, and planning association work for the year.

Mr. Johnston will talk on "Selling as a Profession" at the final morning session, at which committee reports will be given and new officers will be elected.

### Washington State Congress Speakers Are Announced

The program for the annual sales congress of the Washington State Life Underwriters Association May 18 at Bellingham has been announced by B. J. Harrington, chairman. The Bellingham association is host.

There will be a full day's session Saturday, including a luncheon and dance in the evening. On Sunday there will be an excursion to Orcas Island and a salmon barbecue. The Bellingham Hotel is headquarters for the conference, with the sessions to be held at Mt. Baker Theater.

#### Speakers Are Listed

Speakers at the morning session are A. M. Weyer, president Washington state association; Mayor Hanning of Bellingham, Commissioner Sullivan of Washington, and G. W. Schoeffel, Oregon Mutual Life, Portland. The luncheon speaker is Eric J. Wilson, Seattle general agent Northwestern National Life.

Afternoon speakers are C. J. Zimmerman, president National association; F. L. Mitchell, Dominion Life, Vancouver, B. C.; Governor Martin of Washington and John Prins, manager Metropolitan Life, Tacoma.

The Quarter Million Dollar Round Table will hold its annual dinner with attendance limited to qualified members and their ladies.

#### Expect 750 in San Francisco

Indications are that more than 750 life men from central and northern California will attend the sales congress in San Francisco, May 24, according to V. T. Motschenbacher, Sun Life, general chairman.

S. W. Coombs, president Oakland association, will preside at the opening session, with H. K. Cassidy, retiring president San Francisco association, presiding in the afternoon.

H. G. Mosler, chairman Million Dollar Round Table, will speak on "Insurance of Today"; W. H. Thomson, president Anglo-California National Bank, "As the Banker Sees Us"; H. E. North,

vice-president Metropolitan Life, "The C. L. U. Movement," and Jack McCord, Columbian National, Los Angeles, "Selling is a Game."

Speakers at the afternoon session, presented by the San Francisco Quarter Million Round Table, already have been announced. Following this presentation, Arnold Perstein, University of California, will discuss "What It Takes to Talk" and C. J. Zimmerman, president National association, "Inside Facts of the TNEC."

### N. J. Association to Hold Meeting at Asbury Park

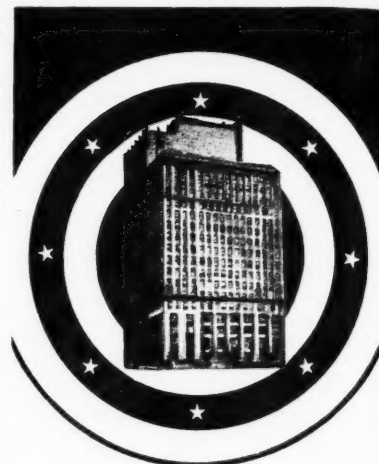
The annual convention of the New Jersey State Life Underwriters Association, which will be held in the Berkeley-Carteret Hotel, Asbury Park, June 6-7, will open with an address of welcome by H. C. Lawrence, Lincoln National, Newark, president of the state association. A brief business meeting will be held for election of officers and reports of committees. The afternoon will be devoted to sports. In the evening there will be an informal dinner, with no speakers.

The second morning will be devoted to five seminars: "Prospecting," C. P. Dawson, New England Mutual, New York City, chairman; D. P. Hatch, Phoenix Mutual; H. N. Schwarzkoff, Equitable Society, and W. St. John Chubb, Prudential, group leaders.

"Fact Finding Interviews," Meyer Goldstein, Equitable Society, New York City, chairman, assisted by A. R. Metcalfe, National Life of Vermont, and C. E. Hooper, Massachusetts Mutual.

"Answering Objections," H. C. Lawrence, chairman; C. A. Ross, John Hancock; Albert Cockshaw, Lincoln National, and Maxwell Kunis, Sun Life of Canada, assistants.

"Building Prestige for the Agent," W. R. Baker, Mutual Life of New York, chairman; David Marks, Jr., Mutual Life of New York; John Milner, Prudential,



**General Agency  
OPPORTUNITIES  
for good personal  
producers**

**Central Life**  
INSURANCE COMPANY  
of Illinois

ALFRED MacARTHUR, PRESIDENT  
211 WEST WACKER DRIVE, CHICAGO

*"Registered  
Policy  
Protection"*

### PROGRESS

Increases of 104 per cent in first year premiums, 41 per cent in renewal premiums and 30 per cent in investment income during 1939 indicate the rapid advancement of one of the Southwest's most progressive Legal Reserve Companies.

Address Agency Inquiries to:

M. ALLEN ANDERSON—Director of Agencies

## REPUBLIC NATIONAL LIFE INSURANCE COMPANY

THEO. P. BEASLEY • PRESIDENT

DALLAS

HOME OFFICE

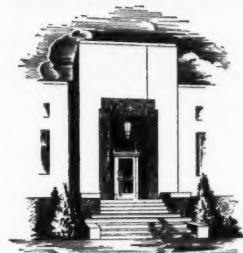
TEXAS

## LUTHERAN MUTUAL

Life

Insurance Company

WAVERLY, IOWA



Popular Policy Forms  
Reasonable Rates

Liberal Dividends  
Low Net Cost

Licensed in Twenty-one States Including New York

Assets at close of 1939,  
**\$87,500,000 —**  
highest in history.

**JEFFERSON STANDARD**  
LIFE INSURANCE COMPANY  
HOME OFFICE • GREENSBORO, N. C.

### PURE PROTECTION LOW COST LIFE INSURANCE

Ordinary, Whole Life Policy Without  
Investment Features.

Life Insurance in itself is inexpensive.

We have many other unusual, money  
saving Policies that are worth  
investigating. Write for particulars.

**Interstate Reserve**  
Life Insurance Company  
Ten East Pearson Street, Chicago



and H. A. Feustel, Provident Mutual, group leaders.

"Business and Salary Savings Insurance," Prof. L. J. Ackerman, University of Newark, chairman; Frank Williams, Mutual Life of New York; Seward Scharff, Travelers; F. P. Hofmayer, Penn Mutual Life, and Salvatore Scudato, Metropolitan Life, assistants. Following the seminars, there will be a general session, at which Paul Troth, New York City, will talk on "Ideas That Click."

The Northern New Jersey, Monmouth, and the Atlantic City associations will participate in the convention.

#### Lafin Is Nebraska President

OMAHA — John M. Lafin, general agent Penn Mutual, Omaha, was elected president of the Nebraska Association of Life Underwriters at its annual meeting here. Other officers are: Floyd H. Eldredge, Union Central, Hastings, first vice-president; L. W. Hummel, Farmers & Bankers, Lincoln, second vice-president; C. A. Johnson, Ohio National, North Platte, third vice-president.

Nearly 200 life insurance men from all parts of Nebraska attended the one-day meeting, which featured talks by C. J. Zimmerman of Chicago, president of the National association.

W. M. Van Brunt, National Life of Vermont, president of the Omaha association, was in charge.

#### Fox Heads Fox Valley Group

OSHKOSH, WIS.—M. G. Fox, of Appleton, was elected president of the Fox River Valley Association of Life Underwriters to succeed Peter Zimmer of Oshkosh. Harry Bruegger, Oshkosh, is vice-president; Conrad Kreutzberg, Appleton, secretary; George Cameron, Neenah, treasurer; Mr. Zimmer and Leonard Holt, Oshkosh; W. F. Bloch, Neenah; Edwin Manning and Carl Sherry, Appleton, directors.

Dr. Charles Flory of Lawrence College spoke, stressing that in selling the consumer is supreme and that high pressure methods are objectionable to the public.

"You must learn to know what the customer needs and then you will know what he wants," Dr. Flory said. "Most humans want what they need, but don't confuse your needs with that of the customer. Selling him less at the time means less profit now, but will profit you more in the end because you are meeting his needs and wants."

"Don't spend much time studying yourself and your qualities, reading psychology and pseudo-psychology that encourages self-analysis, or taking courses that promise to develop your qualities," he advised. "Study problems of marketing the product, characteristics of your job rather than yourself, and learn what people need."

Davenport, Ia.—Mrs. Luella Canterbury of Chicago spoke. Members of the Professional & Business Women's Club were guests.

Los Angeles—Dr. L. H. Lee, medical director Pacific Mutual Life, spoke at the forum meeting on "Medical Selection." He reviewed the problems the home office medical department has to deal with in making its decision on a risk, and illustrated his talk with numerous lantern slides.

California—President Clark E. Bell announces that the state convention will be held at the Miramar Hotel, Santa Monica, June 21-22.

Birmingham, Ala.—A banquet will be held Friday night, in honor of the graduates of the training school. M. Albert Linton, president Provident Mutual Life, will speak.

Corpus Christi, Tex.—L. R. Johnson, Texas Prudential branch manager, discussed life insurance-sales methods. Plans for securing the 1941 convention of the Texas association were discussed. New officers will be selected at the next meeting.

Georgia—The annual convention will be held in Augusta June 21-23. Officers of the Augusta association are formulating plans for the convention. Alfred Monsalvatge is president; T. M. Reid, vice-president, and L. H. Gore, secretary-treasurer.

#### Illinois Association to Hold Parley This Week

A large attendance is expected at the annual convention and sales congress of the Illinois Association of Life Underwriters in Springfield May 17-18. The gathering will start off with a general agents and managers session on Friday at 2 p. m. with Kenney E. Williamson, co-general agent Massachusetts Mutual Life, Peoria, leading the discussion, and H. M. Solenberger, Springfield general agent Mutual Benefit, as general chairman. The state association's annual election and business meeting will follow.



B. J. Stumm

The all day sales congress starts at 9:45 Saturday morning with President B. J. Stumm, Aurora general agent Northwestern Mutual, presiding. Fred Schnell, Peoria general agent Penn Mutual Life, is program chairman, and John L. Taylor, Springfield manager Mutual Life of New York, is in charge of general arrangements.

A large down-state attendance is anticipated. The Chicago contingent, headed by A. E. McKeough, Chicago general agent Ohio National and second vice-president state association, will leave Friday morning.

#### Hoffman to Visit Salt Lake

SALT LAKE CITY—M. L. Hoffman, executive secretary of the National Association of Life Underwriters, will be here May 20 to confer with insurance interests. Accordingly, the monthly meeting of the local association, scheduled for May 13, has been postponed for one week. Mr. Hoffman, it is understood, is on a tour of cities that have made bids for the 1941 convention of the National association. A dinner will be given in his honor by the Deans Club.

New York City—V. E. Vining, director of department store sales, Westinghouse Electric Company, Mansfield, O., will speak at the May 23 luncheon at the Hotel Pennsylvania.

Benton Harbor—St. Joseph, Mich.—J. T. Hammond of Benton Harbor, chairman of the insurance committee of the Michigan senate, addressed a joint meeting. He compared activities of the TNEC with the policies of the Michigan department. He analyzed major changes in Michigan laws which he and the department had sponsored during the 1939 session.

Des Moines—"The reason Americans own twice as much life insurance as all the rest of the world combined is due in a large measure to the American agency system," C. J. Zimmerman, president National association, declared. "Experiments in attempting to merchandise insurance without agents have proved to be absolute failures." Mr. Zimmerman reviewed the TNEC situation and stressed the desirability for encouraging private enterprise.

Buffalo—Eight candidates have been nominated for directors, four to be elected at the meeting May 23.

Nominees are: C. H. Deming, Connecticut General; E. S. Diem, Union Central; J. C. Letts, Union Central; M. F. Rey, Connecticut Mutual; A. R. Maynard, Metropolitan Life; T. C. Snow, Penn Mutual Life; Albert Stettenbenz, Jr., New England Mutual, and J. M. Stryker, Massachusetts Mutual.

Chicago—The women's division will

hold a luncheon and panel discussion on social security May 21 with Sara Frances Jones, Equitable Society in charge. Speakers will include Mildred N. Graettinger, Royer agency Penn Mutual; Helen M. Zepp, Equitable Society; Bessie M. Dixon, John Hancock, and Marjorie B. Riordan, Hughes agency Massachusetts Mutual. An open discussion will follow.

St. Paul—The St. Paul association, which has permitted non-members to attend some of its functions, has decided that in the future no St. Paul men who have been in the business over six months will be welcomed as guests.

San Antonio—Jesse N. Fletcher, Great Southern Life, is the new president; Marcus Ryan, Southwestern Life, vice-president; Kennedy Dodds, Union Central, secretary; Julian Blair, Aetna Life, treasurer. The directors are: O. L. Butler, Connecticut Mutual; D. S. Kimball, Minnesota Mutual; B. A. Perry, Reliance; W. E. Vincent, Southern Life & Accident.

St. Louis—Percy H. Whiting, vice-president of the Dale Carnegie Institute, speaks May 17 on "Secrets of Selling."

President Fred T. Rench, National Life of Vermont, has appointed a nominating committee to report at the June meeting, which will be held June 21 on the new river excursion boat, the "Admiral." C. H. Poindexter, Northwestern Mutual Life, is chairman.

Pittsburgh—Ratification by the Allegheny County Bar Association of the statement of principles adopted by the American Bar Association and the National Association of Life Underwriters on respective privileges of the two groups has brought local conferences near a satisfactory conclusion. Action by the Pittsburgh Life Underwriters Association is expected at an early meeting. Committees representing the local associations have been meeting to discuss the subject for some time.

Washington, Pa.—M. J. Cronin, Metropolitan Life, spoke at a dinner meeting.

Denver—Nearly 50 members were honored at a special veterans meeting. Classed as veterans were all those who had carried a rate book for 15 years or longer. George P. Williams, Union Central, was chairman. Talks were made by Harry A. Hunsaker, Travelers; Fred Hendrickson, Northwestern Mutual; Dayton Adams, New York Life; Paul Jolley, Capitol Life, and A. B. Cowen, Equitable Society.

The annual meeting will be held next month, probably the 13th.

La Crosse, Wis.—The "American Portrait" movie was shown at a breakfast meeting and at local high and vocational schools as well as luncheon clubs. Lynn Van Zandt, president, was in charge.

Akron, O.—Melvin F. Boice has been elected president to succeed T. F. Donohoe. J. P. Smith is vice-president; W. C. Preston, trustee for a three-year term; and C. C. Lake, national committeeman. R. W. Sterling was appointed secretary.

St. Paul—Honor to a former member will be paid Frank F. Weidenborner, now agency vice-president Guardian Life, at a luncheon May 27. Mr. Weidenborner, a native of St. Paul, started in the life insurance business here some 20 years ago as an agent of the Provident Mutual Life. Mr. Weidenborner

#### Start Arrangements for Commissioners Train

Commissioner C. C. Neslen of Utah, president National Association of Insurance Commissioners, has appointed Insurance Director Ernest Palmer of Illinois as chairman of the transportation committee to handle details for the official train that will carry those centering at Chicago to Hartford over the New York Central. Director Palmer has delegated Assistant Director Roy L. Davis at the Chicago office of the insurance department in the Insurance Exchange to assume charge of the transportation arrangements and details will be worked out in a short time. It is proposed to have an official train that will run sleepers from Chicago direct to Hartford without any change at Springfield, Mass. Reservations can be made with Mr. Davis or with R. F. Martin, passenger agent New York Central Lines, Room 627, LaSalle Street Station, Chicago.

was secretary of the association at one time.

Prof. Sverre Norberg, University of Minnesota, will speak.

San Angelo, Tex.—D. E. Durham, National Life & Accident, has been elected president succeeding A. R. Dalchau. Horace Norman, Jefferson Standard Life, is vice-president, and Joe Randol, Great Southern Life, secretary-treasurer. Directors are Monroe Decker, California-Western States Life; Bascom Benton, Great Southern Life, and James Yates, Great Southern Life.

Fort Worth, Tex.—H. D. Mouzon, president, has appointed W. A. Parham, general agent United Benefit Life, secretary pro-tem succeeding G. C. Anders, who retired from life insurance to become executive secretary of the Master Plumbers Association of Texas.

Portland, Ore.—C. J. Zimmerman, president National association, will speak May 21.

Kansas City—Membership now totals 335, the largest in the history. Fairchild Gill, National Life of Vermont, was named chairman of the nominating committee. The election is next week.

Jonesboro, Ark.—Fred Penix, National Life & Accident, has been elected president; Julian James, Equitable Society, vice-president, and E. G. Parker, Life & Casualty, secretary-treasurer.

Northern New Jersey—At a luncheon meeting in Newark the following officers were nominated to be voted upon at the annual meeting in Asbury Park June 6: President, Fred A. Dittmars, Massachusetts Mutual Life; vice-presidents, J. C. Elliott, Penn Mutual Life, and F. A. Williams, Mutual Life of New York; treasurer, J. W. Wood, Prudential; secretary, Lester Horton, Connecticut Mutual Life; Ernest Finch, Jr., Guardian Life, and Philip Torsney, Metropolitan Life, and Edgar D. Carlough, Jr., executive committeemen.

Known Far and Wide as  
An Agency Minded,  
Old Line, Legal Reserve, Life Insurance Co.

MISSOURI INSURANCE COMPANY

"Established 1907"

HOME OFFICE: ST. LOUIS

James C. West, President

H. G. Zelle, Executive Vice-President

82 YEARS OF STEADY GROWTH  
Makes for Confidence in the Future

MONUMENTAL LIFE  
INSURANCE COMPANY

Home Office—Baltimore, Md.

Participating and non-participating policies; standard and sub-standard risks insured.

JEFFERSON STANDARD  
LIFE INSURANCE COMPANY

HOME OFFICE • GREENSBORO, N. C.

## LEGAL RESERVE FRATERALS

### W. O. W. of Omaha Observes 50 Years

Fifty years of progress will be celebrated June 6 by Woodmen of the World, Omaha. It was on that date in 1890 it was formally launched after several organization meetings that had been called by Joseph Cullen Root of Lyons, Ia., one of the outstanding fraternalists of the period. Mr. Root was elected the first sovereign commander, other first sovereign officers being: Adviser, L. J. Moss, West Superior, Minn.; banker, Prof. F. F. Roose, Lincoln, Neb.; clerk, Col. B. W. Jewell, Manchester, Ia. escort, W. C. Homermiller, Tomah, Wis.; watchman, R. T. Court, Springfield, Ill.; sentry, C. G. Stiles, Topeka; physician, Dr. W. O. Rodgers, Omaha, and managers, former Governor Sherman of Iowa, T. H. Thomas and F. A. Falkenburg, Denver. Offices were established in a small room in the Sheely block, 15th and Howard streets.

The first sovereign camp convention was held in Des Moines, Aug. 13, 1890, when the title Woodmen of the World was adopted. Mr. Root's home town basic industry was the lumber business and this probably influenced the selection of a name.

#### McCully Gets First Certificate

According to the records, William McCully of camp No. 1, Independence, Kan., was issued the first certificate Dec. 29, 1890, and the first camp designated was Alpha camp No. 1, Omaha, Jan. 10, 1891. The official organ, "Woodmen of the World Magazine," was established in 1891, then known as "Sovereign Visitor."

The founder of W.O.W. was born in Chester, Mass., Dec. 3, 1844. His family moved to Belvidere, Ill., in 1853, then to Lyons, Ia., where his father established the Root Brothers & Co. bank. Joseph Root was experienced in business and management, studied law, becoming a member of the Iowa bar, and for four years was U. S. deputy collector of revenue. He first became a fraternalist when he was 35, joining a society called "V.A.S.," which operated only in Iowa, and in 1880 being elected its president. He drafted the plan and wrote the ritual in 1882 for the Modern Woodmen, with the idea of forming a national fraternity, but those associated in the work preferred to confine it to certain states, especially the west. So Mr. Root resigned as president of this group to organize a society along his own lines. Later he was president of the Nebraska Fraternal Congress and also of the Associated Fraternities of America, which subsequently merged with the National Fraternal Congress. Mr. Root was head of W.O.W. for 23 years, dying in 1913, at Hendersonville, N. C., while on a southern trip.

#### Pays \$283,957,000 in 50 Years

W.O.W. in its half-century has paid 289,309 claims in total amount of \$283,957,858. This does not include loans and refunds to members. Its growth has been great, admitted assets now being about \$125,000,000, insurance in force about \$400,000,000, and total membership over 360,000.

De E. Bradshaw, who has been the head since 1932, is a native of Arkansas and member of the bar who practiced for more than 20 years. He was active in Arkansas fraternalism, head consul of the Arkansas, Louisiana and Mississippi jurisdiction of W.O.W. in 1899, and also became a director of the sovereign camp. He went to Omaha as general attorney of W.O.W. in 1915.

The Woodmen of the World, Denver, which is headed by Peter F. Gilroy as president, is another of the five Woodmen societies which trace their lineage back to Joseph Cullen Root. W. O. W., Denver, therefore also is celebrating its 50th anniversary.

### A. O. U. W. of Mass. Votes to Merge

BOSTON—New England Order of Protection voted to accept the offer of the grand lodge of A. O. U. W. of Massachusetts to merge with the New England Order, as voted at a meeting of A. O. U. W. a week ago.

The A. O. U. W. of Massachusetts will go out of existence and its 6,300 members, representing \$7,125,000 insurance in force, will become members of the New England Order, which has 10,659 members and \$10,125,000 insurance in force. Total membership thus will be 16,959 and insurance in force \$17,250,000.

The combined assets will amount to \$6,500,000, making it one of the largest fraternal in New England. The insurance is on the legal reserve basis with the American Experience 4 percent table.

The A. O. U. W. was organized in Massachusetts in 1868 and New England Order of Protection in 1887.

Officers elected by New England Order of Protection are: Supreme warden, E. W. Osterberg, Portland, Me.; supreme vice-warden, Harry Woods, Stoneman, Mass.; supreme secretary, W. B. Powers, Marblehead, Mass.

### Governor of Washington Designates Fraternal Week

Governor Martin of Washington issued a proclamation designating Fraternal Week, terming the fraternal field workers as crusaders whose daily lives symbolize the virtues of the forward movement against forces that would destroy independence, national life and providence for the future. He said the fraternal benefit system is steadily enlarging its field of usefulness and "is gaining in stability, in understanding of the problems of the present and future, and consequently progressing in usefulness." The proclamation was conveyed to officers, members of the executive committee and delegates of the Washington State Fraternal Congress by C. D. Robinson of Seattle, secretary, with the suggestion it be read at all Fraternal Week meetings.

The congress will hold its annual convention in the new Washington Hotel, Seattle, June 3, with morning and afternoon sessions and a dinner, grand march and dance in the evening. Drill teams will give demonstrations.

#### Sets Fraternal Day in Detroit

DETROIT—Mayor Jeffries by proclamation designated May 18 as Fraternal Day here. He has been the Macabee's counsel for 10 years.

#### Record Volume for Gilroy

The April production of Woodmen of the World, Denver, as a birthday tribute to President Peter F. Gilroy, brought a volume of \$1,573,250 new business, exceeding all previous marks for the month. Mr. Gilroy was honored in the home office by the staff on his birthday.

#### Celebrate Week in Milwaukee

MILWAUKEE — The Milwaukee Fraternal Life Underwriters celebrated National Fraternal Week at a meeting Wednesday night attended by representatives and members of various fraternal societies. F. C. Krehl, district representative Equitable Reserve, was chairman in charge of arrangements. The principal speaker was Milwaukee's new mayor, Carl Zeidler.

#### Adams of Praetorians Dies

BIRMINGHAM, ALA.—E. Y. Adams, 56, a director and supervisor of the Praetorians, died at his home here

after an illness of several months. A native of Covington county, he came to Birmingham in 1924 with the Praetorians, and in 1931 was elected a director and became supervisor in Alabama, Tennessee and Mississippi.

#### Lutheran Brotherhood Gains

April production of Lutheran Brotherhood exceeded April, 1939 by 33 percent. Production for the first four months of 1940 was \$3,238,664, as compared with \$2,623,005 in 1939, increase 23 percent.

### Casualty Company Works Up Agents Group Plan

Buckeye Union Casualty of Columbus, O., has inaugurated a clever group life insurance or association plan whereby it pays half the premiums for agents that produce a certain amount of business. For instance, under age 65 an agent to be eligible for \$500 insurance must produce between \$500 and \$1,000. For agents 65 years and older the minimum production required in order to be eligible for insurance is \$2,500 in premiums. If an agent produces between \$1,000 and \$3,000, he can get \$1,000 of insurance; between \$3,000 and \$5,000, he can get \$2,000 and over \$5,000 he can get \$3,000.

The agent's annual contribution is \$7.20 per \$1,000. The Buckeye Union pays more than half the cost. Under the plan 75 percent of agents eligible must participate. No medical examination is required, providing the agent subscribes for the insurance immediately after he becomes eligible.

The Equitable Society writes the insurance.

#### DOUBLE YOUR PAY

Read a little in the Diamond Life Bulletins every time you prepare a case. Study the facts you have gathered, then look up these points in the General Index of D.L.B. Note on the prospect card the ideas that seem to fit that case and use them in the presentation. This will help turn more calls into sales.

DIAMOND LIFE BULLETINS  
Available in Most Offices

## "STRAIGHT THINKING"

may well be the title of the Coming Period between 1940-1950.

The officers of the Equitable Reserve Association have Faith in the Integrity and Common Sense of the American People and Pledge their utmost in Effort and Cooperation that the Equitable Reserve May Do Its Part to Further and to Share in the Progress of the Nation.

## EQUITABLE RESERVE ASSOCIATION NEENAH, WISCONSIN

(A Great Friendly Society With A Record of 43 Years of Real Service to Its Members.)

## PROTECTED HOME CIRCLE SHARON, PA.

FOUNDED IN 1886

### A Legal Reserve Fraternal Insurance Society

S. H. HADLEY Supreme President L. D. LININGER, Supreme Secretary  
SHARON, PA.

## WOODMEN OF THE WORLD DENVER, COLORADO

### Five Modern Legal Reserve Contracts

- Ordinary Life
- Twenty Payment Life
- Endowment at Seventy
- Twenty Year Endowment
- Family Income

These contracts are participating, and provide all standard non-forfeiture options.



Operating for almost fifty years in California, Oregon, Washington, Colorado, Idaho, Montana, Nevada, Utah, and Wyoming.

...

Write for particulars to

PETER F. GILROY, President  
1447 TREMONT PLACE  
DENVER, COLORADO

## THE WOMAN'S BENEFIT ASSOCIATION Founded 1892

A Legal Reserve Fraternal Benefit Society

Hina West Miller Supreme President Frances D. Partridge Supreme Secretary  
Port Huron, Michigan



# Sales Ideas and Suggestions

## Approach Is Most Difficult Step of Insurance Sale

By PAUL W. COOK

Chicago General Agent, Mutual Benefit Life

(From a talk given before the course in fundamentals of life underwriting sponsored by the Chicago Association of Life Underwriters.)

The hardest thing in selling life insurance is the approach. This is true because all of us like to have sales interviews as we are then in an activity which we control and direct, whereas the prospect controls the activities in the approach, which makes us feel inadequate and unimportant. Once a man consents to an interview, he follows our track and by listening builds up our self-esteem. Until he consents, we must play his game according to his rules, and no holds are barred.

From study and from personal experience in meeting field problems, the two things that I have found important are, first, to have the attitude of a salesman—a salesman vs. a buyer—realizing that the prospect until he has some method of getting personally acquainted with us, or favorably identifying us as a qualified insurance man, no matter how big we think we are, considers us just another life insurance man who is trying to get his money. He is, of course, on the defensive and is going to use every method he knows how to keep us from getting his money. The thing we have to do, therefore, is recognize this attitude and to know that there are only a certain definite limited number of things the prospect can do and prepare ourselves to meet them all.

### Not a Personal Matter

If we lose in the approach, and we will lose many more times than we win, we can't take it as a personal matter at all, but merely understand it as one down we lost and the prospect won, as if we were playing football.

I am convinced that the important thing in the happiness and success of a life insurance man is to develop emotional security within himself. This is developed only by feeling and being adequate to the demands of every situation. The extreme diffusion of mental and physical efforts gets the unorganized salesman down. New salesmen generally do not realize that what sounds like spontaneous repartee of the experienced, well-prepared salesman, is actually studied. In other words, the prepared salesman has a group of ideas already on hand in the reservoir which can be drawn upon when needed so that an immediate and seemingly spontaneous response is possible. The well-prepared salesman is like the control switchboard in the dial telephone exchange. No matter what number the prospect dials, the proper combination of responses is made automatically and the right answer given.

### Must Organize Self

A long time ago I realized that there were no natural salesmen who had the right answers without preparation, and that I would have to organize myself with an answer for every question in order to feel and to be adequate to the task before me. If you are not willing to pay this price, drop out now because the seeds of success are not in you.

Definite progress was made in the science of the approach when Clay Hamlin, in anticipation of "I am not going to buy any life insurance today" developed his "Mr. Prospect, I have no reason to believe that you are interested

in more life insurance today." The first man I said that to replied: "Boy, you said it!" Of course, what I had to learn was to use this as a provocative statement from which to start a discussion. L. Mortimer Buckley follows by saying, "Then Mr. Prospect, whatever else I have to say from now on is purely unselfish. But are you taking full advantage of all the features of your present life insurance? Insurance is generally only 87 percent effective if it is without proper organization."

### Everyone Has a Method

When a prospect thinks: "I know exactly what to say to get rid of this man," it is important to know that each prospect through trial and error, has a sales talk which he has found gets rid of insurance men most pleasantly and easily, and if he hasn't been able to get rid of salesmen, he has no money.

You will find that a man who is not sure of himself or his position is the one who fears "high-pressure" selling. A man who is proud of his life insurance and really thinks he has all that he needs generally insists on taking up your time bragging on his life insurance program. It is only the man who doesn't carry much life insurance and is ashamed of it who considers the amount of life insurance he carries a "confidential matter and none of your business." I remember having great difficulty in getting in to one man in particular, to discuss life insurance with him, and when I did finally get to him and after the policy was delivered, I asked him to tell me why he had been so hard to get to, and he replied that he knew all the time he should have more life insurance and that he also knew that if he ever talked to anybody about it they would sell it to him and he didn't want to buy it so he took the only safe course and was "too proud to fight!"

### Hesitate to Talk to Friends

Some prospects take the attitude: "I don't want to do business with strangers—if I buy life insurance, I will buy it from a friend." However, I find many men who do not wish to discuss their personal matters with their friends or even with men who circulate among their personal friends. Incidentally, this sometimes is a very real difficulty in endless chain prospecting and if you are on the other side of the fence in a particular case you can capitalize on it by establishing your qualifications as a life insurance man and selling the man on the fact that you can give him independent and reliable advice on his problem and he can discuss it freely with you without embarrassment or obligation.

The good interview is two men working together in a friendly way upon a problem. It is not a fight, not a battle of wits and not a contest of opposing forces. But the approach, until you establish the proper rapport with your prospect, is definitely a battle of wits and a contest between opposing forces. It is a contest between a seller and buyer, with the objective of establishing rapport in order to proceed with the interview on a favorable basis. It never starts on that basis; however, and don't expect it to start on that basis.

### Must Sell Interview First

The first sale, then, is the sale of the interview and one of the most important things in the selling of this interview is the selling of ourselves as being persons whom the man is justified in

talking to and having confidence in. As Ben McGivern said the other day, while you are interviewing the prospect for his qualifications as an insurance buyer, he is also interviewing you mentally for your qualifications as a person fit to advise him. His first impression and lasting impressions are made in the approach and in the first few minutes of any interview.

I think any modern sale should use visual material. All of our sales plans we are developing use visual illustrations and also, and I think an additional significant step, is to require some manipulation and action by the prospect as soon as possible. We used to always do all of the work ourselves until it came time to sign on the dotted line which was a much greater shock to an inactive prospect than it is to one who has been active during the interview. In other words, as someone said, "Test them early, and test them often."

### Like to Give Advice

All men like to give advice even though they have found it expensive. One of the simplest ways in which a new man particularly can capitalize on this is to go to one of his friends or centers of influence whom he wants to interest and ask him what he thinks of this sales talk. It is surprising how many will wear the shoe if it fits, or at least think of somebody else who should wear it.

Sometimes it is necessary to defer a complete and clear explanation of your proposition until some interest has been developed or you raise some questions in the man's mind that he wants you to

answer. The prospect so frequently knows everything about our proposition that isn't so. This is particularly true of a new proposition. In talking taxes, for example, I frequently find it desirable to make my explanation provocative enough so that the man will ask further questions to find out what I am talking about or want to make me substantiate what I have said. For example, what do you mean "transferring the incidents of ownership?"; "what do you mean spendthrift clause?"; "what do you mean life insurance has no tax exemption at all?"

### Profit Idea Holds Interest

Any idea which implies profit to the prospect will hold his interest. For example, "Have you taken full advantage of the \$40,000 tax exemption which the federal government grants you on your life insurance?" "The proper arrangement of your life insurance will increase the net income to your family by 20 percent, or decrease your outlay by 20 percent." "Do you know it is possible to step up the old age income from your life insurance by more than 40 percent?"

The place and time of an interview is important. That is why the home interview is so often preferable to one at the man's office. In any event, the prospect must be put at ease. To do this, emphasize that it is not your purpose to sell him life insurance today; (2) that it isn't hard to get rid of you if what you have to say doesn't justify his interest and attention; (3) present ideas so interesting that the interview is under way before the prospect realizes it.

## AGENCY MANAGEMENT

### Oregon Managers Elect Schweiger New President

PORTLAND, ORE. — George B. Schweiger, general agent Lincoln National Life, is the new president of the Life Managers Association of Oregon, succeeding R. L. Sherwood. He served as secretary the past year.

E. K. Roth, Mutual Benefit Life, was elected vice-president and W. E. Burgman, John Hancock Mutual Life, secretary. Directors in addition to the officers, are: I. E. Herven, Metropolitan Life; H. H. Person, Penn Mutual Life; Omar Palmer, Canada Life, and W. K. Hood, Mutual Life of New York.

Retiring President Sherwood presented W. J. Harger, Atlas Life, the leaders' trophy for number of lives, which he has won for the last four years. W. J. Sheehy, Oregon Mutual Life, was awarded permanently the leaders' trophy for volume, having won it three times out of the last four.

G. W. Schoeffel, home office general agent Oregon Mutual Life, led a discussion on agency morale. Others taking part were Horace Mecklem, New England Mutual; John N. Adams, Aetna Life, and E. A. Ellis, Pacific Mutual Life.

### G. F. B. Smith Columbus Speaker

The Life Managers & General Agents Association of Columbus, O., closed its meetings for the year Wednesday with a session at which George F. B. Smith, assistant superintendent of agencies Connecticut Mutual Life, spoke on "Current Agency Problems."

### Oklahoma City Managers Elect

C. H. Longnecker, Metropolitan Life, was elected president of the Oklahoma City General Agents & Managers Club at the annual meeting. W. T. Thach,

Mutual Benefit, is vice-president and John Brock, American Mutual, secretary-treasurer. C. E. Van Cleef, Jr., National Life of Vermont, is a new director. Seneca M. Gamble, assistant agency director Massachusetts Mutual, spoke on "The General Agent's Silent Partner."

### Haskins Heads Des Moines Unit

Harry S. Haskins, Sr., general agent of John Hancock Mutual, was elected president of the Des Moines General Agents & Managers Club at the annual meeting. He succeeds Grady Fort, Equitable of Iowa. Mr. Haskins is a former president of the Des Moines Association of Life Underwriters.

J. J. Hughes, Northwestern Mutual, is the new vice-president; Roy W. Secor, Washington National, was reelected secretary. C. J. Zimmerman, Chicago, president of the National Association of Life Underwriters, addressed a breakfast meeting of the club.

Charles H. Mylander, vice-president of the Huntington National Bank, addressed the Life Agency Cashiers Association of Columbus on the necessity of making a will.

The recruiting problem was discussed at a regular meeting of the Evansville General Agents & Managers Association with T. P. Cusack, Metropolitan, presiding.

At a meeting of the General Agents & Managers Association of Nashville, E. T. Proctor reviewed "Recruiting" as covered in the mid-year meeting of the National Association of Life Underwriters at Atlanta.

The annual "fun day" of the Life Agency Supervisors Association of Northern New Jersey will be held at the Knoll Country Club, Pine Brook, N. J., May 21.

## VIEWED FROM NEW YORK

By R. B. MITCHELL

### MADURO TALKS TO N. J. ATTORNEYS

D. B. Maduro, counsel of the Life Underwriters Association of New York City, spoke at a meeting of the New Jersey State Bar Association and the Essex County Bar Association in Newark on "Trends in Trust Law." He discussed what constitutes good and bad provisions in trust instruments, tax aspects, and other questions. S. J. Foosner, counsel New Jersey State Life Underwriters Association, presided.

### INSURANCE WOMEN'S TEA

The League of Life Insurance Women gave a tea in honor of its president, Mrs. Helen Wolfsohn, Equitable Society. Mrs. Lilian L. Joseph, Home Life, was chairman of the committee in charge. Guests included representatives of local insurance organizations and a number of home office representatives.

### BOOKSTAVER AGENCY'S RECORD

The Bookstaver agency of the Travelers in New York City has hit a pace 50 percent above normal since May 1 in its four-month production drive in honor of Manager Elias Klein's 30th anniversary with the agency, it was announced at a luncheon. For each of the four months, which end Aug. 31, there will be three prizes for paid applications and three for volume, also three application prizes and three volume prizes for the entire period. These six grand prizes

will be trips to the National Association of Life Underwriters convention at Philadelphia, followed by a week-end at Atlantic City.

### RECHT AGENCY CELEBRATES

The Rudolph Recht agency of the Northwestern Mutual Life in New York City celebrated at a breakfast party its first anniversary under the sole leadership of Mr. Recht, the agency having operated as a partnership until a year ago. The following day a meeting was held to discuss plans for the agency's second year.

### BROOKLYN SUPERVISORS ELECT

The Brooklyn Life Supervisors Association at its last business meeting of the season elected as president Edward Rosenbaum, Benton agency, Equitable Society, succeeding Harold Alexander, New York Life. Other new officers are C. I. Thompson, Correll agency, New England Mutual, vice-president; and B. A. Haas, Kee agency, Mutual Life of New York, secretary-treasurer.

It was decided to hold the annual outing June 21 at Island Hills Country Club, Sayville, N. Y. The association presented to Carl Haas, branch manager Union Central Life, Brooklyn, a plaque in recognition of his outstanding work as the organization's first president.

Kendall F. Jones, field assistant at the 55 John street branch of the Travelers, has been transferred to the Radio City branch in the same capacity.

and employed powerful words and phrases to replace them. An example: "Your income from this policy starts immediately after your death," rephrased by Mr. Grimm, "The money from this policy will be waiting on the front porch when your family come home from the funeral." He warned that the agent must have perfect speech and vivid imagination because the agents that sell insurance must display it.

The annual golf tournament will be held June 6 at the Elmhurst Country Club. Carl Devol, Great-West Life, is in charge of arrangements.

### WILL HONOR HERMAN KRAMER

The Penn Mutual Life will give a dinner next Thursday evening in the Palmer House, Chicago, in honor of Herman Kramer of the Royer agency in that city, who is celebrating his 50th anniversary in life insurance. Vice-president A. E. Patterson from the head office is slated to be present and preside.

### HOW MUCH READING

can you afford to do on a \$5,000 case? Perhaps your commission would be \$75. How much is your time worth? Could you spare a couple of hours if that would help you make sure of closing?

Leaders spend many hours with the Diamond Life Bulletins, preparing their big cases. If \$5,000 is a big case to you, why don't you get the advantage of this great service in closing your cases? The D. L. B. is available in most large offices and many small ones. It will pay agents to use it.

### DIAMOND LIFE BULLETINS

Available in Most Offices

## Holgar Johnson's Address at Bethany College

BETHANY, W. VA.—The study and application of human relations as a means of expanding the individual's usefulness and happiness is a new frontier for American business and colleges and universities have a responsibility of training the youth of the future for such a task, Holgar J. Johnson of New York, president Institute of Life Insurance declared here at a symposium on "The Responsibility of Colleges to Business and Industry" held as part of the 100th anniversary celebration of Bethany College. Mr. Johnson urged higher educators to:

1. Create a consciousness of the need for study of the place of human relations in our modern life;
2. Develop means of research to evolve proper techniques in the field;
3. Adopt courses of study that will lead to a broader understanding and appreciation of what people want and what they expect of business as a part of our national life.

Bethany College awarded Mr. Johnson the LL.D. degree.

### California Tax Measure

SAN FRANCISCO—A constitutional amendment is now being prepared which would eliminate present real estate tax offset which companies deduct from gross premium tax. Before presentation to the legislature the amendment may be changed to allow deduction of taxes on property necessary to companies in operation of their business.

## AS SEEN FROM CHICAGO

### Heads Chicago Life Insurance-Trust Council



H. K. NICKELL

H. K. Nickell, Connecticut General Life, Chicago, was elected president of the Chicago Life Insurance & Trust Council, a division of the Chicago Association of Life Underwriters. He succeeds Harold Eckhart, Harris Trust & Savings Bank. Mr. Nickell is on the executive committee of the Million Dollar Round Table of the National associ-

ation and is expected to be elected its chairman this year.

Others elected: Vice-president, R. K. Thomas, City National Bank; secretary, G. S. Brown, Penn Mutual; treasurer, H. H. Page, Northern Trust Company; directors: One year, to fill unexpired term, Lynn Lloyd, Harris Trust; two years, to replace Mr. Brown, P. W. Cook, Mutual Benefit; three years, Paul Pullen, Chicago Title & Trust Company, and M. D. Vail, H. S. Vail & Sons.

### EQUITABLE GETS READY TO MOVE

The Equitable Society's Chicago agencies will move into the new Equitable building at 29 South La Salle street the week of May 24-31. The Hobbs, Reno and Barber agencies will be located on the third floor, the Israel and Woody agencies on the fourth, the Lustgarten and Sacks offices on the fifth. The executive, medical, claim, group and inspection departments will be on the sixth floor, while the cashier's department will be on the first and second and the real estate on the seventh floor.

### GRIMM ADDRESSES SUPERVISORS

G. L. Grimm, formerly supervisor Hobart & Oates agency, Northwestern Mutual, spoke on "Power-Words and Power-Phases" at the meeting of the Life Agency Supervisors Club in Chicago. Taking lines from famous poets and prose writers to illustrate the power of words and phrases, he then followed with illustrations of stereotyped words and phrases used by the insurance man

In 1939 our ratio of lapse to insurance in force was lowest in the company's history.

**JEFFERSON STANDARD**  
LIFE INSURANCE COMPANY  
HOME OFFICE • GREENSBORO, N. C.



In downtown  
**LOS ANGELES**  
**HOTEL CLARK**

15 Minutes from HOLLYWOOD

WITH the movie capital of the world and radio city within the borders of Los Angeles, entertainment reaches its zenith. Gay nights, laughter and life; sunny days filled with thrills and excitement. In the center of everything is situated the HOTEL CLARK at Fifth and Hill Streets. A hotel where you will enjoy hospitality to its fullest extent; where you will find your every wish anticipated. Whether you stay in Los Angeles for a few days or a month, choose Hotel Clark, downtown in the heart of things.

Personal Management  
of P. G. B. Morris

ROOMS

555

BATHS

from

\$2.50 per day



NO RISK HERE! . . . That's one prime thing about The Waldorf . . . you take no risk in staying here on your New York trips. Big, comfortable rooms, of course, each with private foyer . . . restaurants with the widest variety of menus

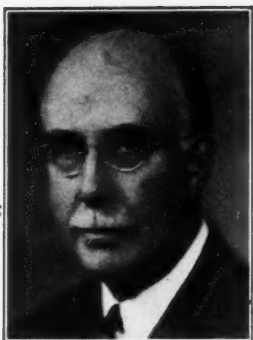
and prices . . . the convenience of mid-town location with two bus lines at the door and nearby subway. You'll save precious time and add immeasurably to the pleasure of your visit by staying at the Waldorf.

THE  
**WALDORF-ASTORIA**  
Park Avenue • 49th to 50th • New York





F. W. Bland



Abner Thorp, Jr.  
Managing Editor



E. F. Gray  
Business Manager



A. R. Jaqua  
Associate Editor



W. J. Smyth



W. H. Cannon



R. J. Chapman



W. M. Christensen

## Managers and General Agents!

Sometime between May 13 and May 31, your friend, The National Underwriter salesman, will call upon you to explain briefly a new and revolutionary Tax Service which will make it possible to locate the answers to Federal Tax problems affecting Life Insurance in a fraction of the time heretofore required.

At the same time, he will show you a new Digest whereby you can have constantly at your finger tips the best present day management plans now in use in American agencies.

To bring these two new features to the attention of Agency Managers, our entire sales organization, pictured on this page, is devoting itself primarily to these announcements during the month of May. We think you will find it profitable to talk with our salesman when he calls. We shall appreciate the courtesy.



O. E. Schwartz



W. A. Scanlon



G. C. Roeding

**The National Underwriter Co.**

**Diamond Life Bulletins**

420 East Fourth Street, Cincinnati, Ohio



J. T. Curtin



A. S. Cutler



A. J. Edwards



E. H. Fredrikson



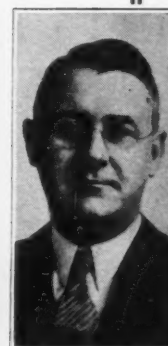
E. E. Hess



F. B. Humphrey



R. W. Landstrom



R. E. Richman



President A. N. Kemp, Pacific Mutual Life, is being adorned with the "war bonnet" composed of more than 100 applications written by members of Ted Dreyer general agency at Oakland in his honor during the three weeks' period preceding the President's Banquet honoring the Oakland agency for leadership in the western zone during 1939. Each feather represented an "app" in honor of "Chief" Kemp. Presentation was made by Gerald M. Allen, leading agency producer in 1939.

Left to right: (seated) Ezra Decoto, attorney, boyhood friend of Mr. Kemp. Standing: W. H. Woolf, youngest agent in the Dreyer Agency, President Kemp, Mr. Dreyer, D. C. MacEwen, vice-president.



Five first year men who qualified for the President's Club spent two days at the Penn Mutual's home office with President John A. Stevenson and Vice-president Alexander E. Patterson. Standing (left to right): Mr. Stevenson, G. E. Keely, Pittsburgh; Gerrit Van Ringelesteyn, Grand Rapids; Mr. Patterson. Seated: J. C. Meehan, Cleveland; Joseph Lovejoy, Jr., New York; and A. C. Mulvey, Arizona. Mr. Van Ringelesteyn wrote 62 lives, Mr. Keely 53 and Mr. Lovejoy produced \$228,116 business in their first years in the business.



President A. N. Mitchell of Canada Life (left) is here shown making presentation of the President's Award, which is put in the possession of that manager who excels in all round performance. Receiving the award is V. R. F. MacDonald, manager of the Montreal St. James branch.



Officers of Kansas Association of Life Underwriters: (left to right) Walter J. Leonard, Manhattan general agent General American Life, vice-president; J. E. Conklin, Equitable Society, Hutchinson, president; and John S. Kerns, Northwestern Mutual, Pittsburg, vice-president.



Head table at Springfield, Mass., Life Underwriters Association's 45th anniversary luncheon. (From left to right): Clyde W. Young, president Monarch Life; Bertrand J. Perry, president Massachusetts Mutual; Carl E. Smith, president Springfield association; Joseph C. Behan, vice-president Massachusetts Mutual; Charles J. Zimmerman, president National association, guest speaker; and Henry C. Hunken, vice-president Springfield association.



B. L. Tatman, president of Reliable Life of St. Louis, is vice-president of the Industrial Insurers' Conference, which is holding its annual meeting in Jacksonville, Fla., this week.



# *The* NATIONAL UNDERWRITER



## THE FRANKLIN LIFE

**T** adds lustre to its fifty-six year record of service to policyholders and assistance to agents by introducing a complete new line of participating policies. These liberal policy contracts will pay the policyholder annual dividends beginning with the first year of ownership, and will serve to increase the extent of Franklin activities in the 18 states of its operations.

The Franklin, therefore, moves forward into the field popularized by the demands of the majority of insurance buyers.

## FRANKLIN LIFE INSURANCE COMPANY

Springfield, Illinois

CHAS. E. BECKER, President

Over \$177,500,000.00 Insurance in Force

Write Karl B. Korrady, Vice President in Charge of Production, about a few remaining General Agency openings in Illinois, Indiana and Ohio.

# LIFE PAYMENTS NUMBER

## • 1940 •

# Who will get your Life Insurance Money?



WIFE?



MOTHER?



FATHER?



CHILDREN?



OTHER RELATIVES?



USUALLY, when you take out a life insurance policy, you have a definite person in mind as your beneficiary. And so this person's name is written on your application, even before your life insurance policy is issued.

► Of course, you know that in designating a beneficiary you can reserve the right to name a new one at any time. This may be done without the consent of your present beneficiary. However there are various conditions which may influence you in exercising this right.

► Let us suppose that the person you have named as beneficiary should die before you do. Who then would get your life insurance?

You may want to be prepared for just such a possibility by naming a "contingent" beneficiary, as provided in most Ordinary life insurance policies. In other words, with your wife as beneficiary, you might wish to name your children as contingent beneficiaries.

► It sometimes happens that both the bene-

ficiary and the contingent beneficiary die before the policyholder. In this event, he should immediately get in touch with his agent to consider the advisability of selecting a new beneficiary.

One more thing. You should make sure that your beneficiaries know where you keep your policies, and also the name of your agent or his district manager. They should understand that the company representative, through whom you bought your life insurance, considers it his duty and privilege to assist you in securing prompt disposition of all matters in connection with your policy. Obviously, there is no charge whatever for his services in this connection.

► Remember, finally, that the clauses and provisions we have referred to here are not the only ones in your policy. There are many others of equal importance. That is why we urge you to read your policy carefully. Read it from

beginning to end. The time it takes to do so could not be better spent.

COPYRIGHT 1940—METROPOLITAN LIFE INSURANCE CO.

*This is Number 25 in a series of advertisements designed to give the public a clearer understanding of how a life insurance company operates. The privileges outlined in this advertisement must, in Canada, be exercised in conformance with the laws concerning the rights of beneficiaries in the various Provinces. Copies of preceding advertisements in this series will be mailed upon request.*

## Metropolitan Life Insurance Company

(A MUTUAL COMPANY)

Frederick H. Ecker, CHAIRMAN OF THE BOARD

Leroy A. Lincoln, PRESIDENT

1 MADISON AVENUE, NEW YORK, N. Y.



**THIS IS THE TWENTY-FIFTH** in Metropolitan's series of advertisements designed to give the public a clearer understanding of how a life insurance company operates. It appears in: Collier's, May 4; Saturday Evening Post, May 11; Busi-

ness Week, May 4; Time, May 6; American Weekly, May 5; This Week, May 12; Forbes, May 1; United States News, May 3; Cosmopolitan, June; Nation's Business, May; Fortune, May; Newsweek, May 6; American Mercury, May.



# AN AGENT MADE EVERY ONE *of these* PAYMENTS POSSIBLE



This record of Life Payments stands as a splendid testimonial to the good work of the Agent in the field.

Back of every payment is the work of some Agent.

Some of the sales were easy, perhaps. But many of them were NOT easy. Some of the cases now reported as paid claims were made up of several policies, bought over a period of years.

There were interviews, and re-interviews. There were very probably objections to be overcome. Some of these buyers probably started out by saying they had "all the Life Insurance they could carry".

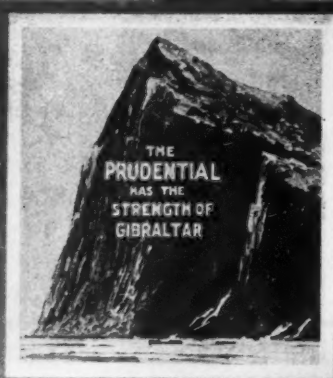
But the sales were made, and now the policies have become claims. To the Agent in each case must go much of the credit. Hats off to him.

*The*  
**NATIONAL LIFE  
AND ACCIDENT**  
*Insurance Company, Inc.*



SAFEGUARDED

*by daddy's  
Life Insurance*



THE PRUDENTIAL INSURANCE COMPANY  
OF AMERICA

Home Office, NEWARK, NEW JERSEY



# The NATIONAL UNDERWRITER

In Two Parts  
Part Two

44th Year  
No. 20

Succeeding

THE INSURANCE PRESS

*Life Insurance Distributions Number*

Friday, May 17, 1940

## Thirty Billions Paid in 1930s

**Payments of \$3,107,947,049 to Insureds and Beneficiaries by Life Companies in 1939 Bring Decade's Total to \$30,403,289,269—64.06 Percent of 1939 Total Paid to Living Policyholders—Totals of Over a Million Paid in 145 Cites—1257 Individual Claims of \$30,000 or More—6 Individual Claims of \$1,000,000 or More.**

● Every day during the troublesome 1930s life insurance companies paid out \$8,325,107 to policyholders and beneficiaries. In 1939 these payments totaled \$3,107,947,049 in the United States and Canada. This is an increase of nearly \$78,000,000 over the previous year and the second time that total payments have exceeded three billion since 1934. Of this total, 64.06 percent was paid to living policyholders and 35.94 percent to beneficiaries. Each minute of every working day life insurance companies were paying out \$21,583 during 1939. Death claims totaled \$1,093,482,364 during the year; matured endowments and annuities, \$468,072,459; disability claims and additional accidental death benefits, \$149,089,905; payments for premium savings and cash surrender values, \$1,397,302,321.

● Payments made through matured endowments and annuities continued to increase and comprised 15 percent of the total payments, reaching a new high in 1939 amounting to \$468,072,459 or \$93,067,863 more than the year before. Death claims increased \$8,400,643 to \$1,093,482,364. The cash surrender and dividend total for the year was \$26,108,466 less than in 1938, this is accounted for by fewer surrenders although a slight increase in dividends to policyholders was noted.

● Life insurance companies paid \$23,534,742 in double indemnity claims in 1939 compared to \$24,414,139 in 1938, a decline of \$879,397 for the year. Permanent total disability claims were \$125,555,163 in 1939, an increase of \$3,460,172 over the 1938 total of \$122,094,991.

● While life insurance companies paid out over \$3,000,000,000 in 1939 new high records were made for ordinary, group and industrial insurance in force. Ordinary totaled \$86,027,627,386, an increase of \$1,886,001,423 over 1938; group insurance in force was \$14,827,545,217, an increase of \$1,273,157,058 over 1938; industrial insurance increased \$219,037,523 to \$21,352,327,065. The total insurance in force at the end of 1939 stood at \$122,207,499,668, increasing \$3,378,196,004 over the 1938 total of \$118,829,303,664. It was the third consecutive year and the fifth time within the past ten

years that total insurance in force reached an all-time high.

● In the last 10 years life insurance companies have paid to insureds and beneficiaries \$30,403,289,269; the total annual payments have increased \$910,464,475, from \$2,197,482,574 in 1929 to \$3,107,947,049 in 1939 or over 41 percent. Disability payments showed the greatest percentage of increase in the ten year period, in 1929 these payments were \$34,213,602 while in 1939 they amounted to \$125,555,163. Additional accidental death benefits increased \$3,190,652, from \$20,344,090 in 1929 to \$23,534,742 in 1939. During this period death claims increased from \$944,092,160 to \$1,093,482,364, the increase amounting to \$149,390,204. Payments under matured endowments and annuities increased 78 percent to \$468,072,459 in 1939 compared to \$262,452,317 in 1929. Payments for premium savings (divi-

dends to policyholders) and for cash surrender values increased \$460,921,916 during this period. In the decade life insurance companies paid \$20,051,950,190 to living policyholders, or 66 percent of the total; beneficiaries, under death claims, including additional accidental death benefits, were paid \$10,351,339,079 or 34 percent of the total paid; every day, for the 10 year period, insureds were receiving \$5,490,676, while beneficiaries were receiving \$2,834,431.

The total admitted assets of life insurance companies at the end of 1939 were \$31,194,996,957, an increase of \$1,150,404,571 over the year before; total premium income for the year \$3,988,739,887; new business written \$13,930,772,682 (for companies with approximately 96 percent of the total insurance in force).

Total insurance in force, during the 10 year period from 1929, increased \$14,617,526,542 from \$107,589,973,126, or 13½ percent. Ordinary showing the largest volume increase which was \$5,767,541,609, or 7 percent over 1929; group insurance had the largest percentage of increase, 53½ percent or \$5,165,313,073 in the 10 years; industrial insurance increased \$3,684,671,860, or 21 percent.

● The total payments made by life insurance companies in 1939 were about 50 percent more than the \$2,144,651,096 in W.P.A. payments made to the various states during the fiscal year, they were eight times as large as the \$390,455,865 in P.W.A. grants, four and one-half times as large as the \$682,651,740 payments under the federal agricultural adjustment program and nine and one-half times the \$321,985,345 in payments to the states under the social security act. They were about \$1,000,000,000 more than the \$2,178,430,969 collected in excess-profits and income taxes during the year, about one-third of the total wages paid by manufacturers operating in the United States and over 40 percent of the cash income from farm products.

The assets of life insurance companies exceeded the total savings bank deposits in the United States by \$7,500,000,000.

● During the year 1939 there were six life insurance claims paid of over \$1,000,000, four claims paid between \$800,000 and \$1,000,000,

### 40th Annual Tabulation

● The National Underwriter—Insurance Press computations show the following summation of life insurance distributions in 1939 by insurance organizations operating in the United States and Canada:

1. Death claims . . . . .	\$ 1,093,482,364
2. Matured endowments and annuities . . . . .	468,072,459
3. Disability claims and additional accidental death benefits . . . . .	149,089,905
4. Payments for premium savings (dividends to policyholders) and for cash surrender values . . . . .	1,397,302,321

**Grand Total, 1939 . . . \$ 3,107,947,049**  
**Ten Year Total . . . . . 30,403,289,269**

## Life Payments in 1939 by Percentages

● An analysis of Life Insurance Payments for the year 1939 shows the following percentage of each item given to the total; compared with 1936, 1937 and 1938.

	1939	1938	1937	1936
Death claims	35.18	35.81	38.31	37.44
Additional accidental death benefits	.76	.81	.86	.84
Disability claims	4.04	4.04	4.22	3.70
Matured endowments and annuities	15.06	12.37	11.59	11.14
Payments for premium savings (dividends to policyholders) and for cash surrender values	44.96	46.97	45.02	46.88
Paid to beneficiaries	35.94	36.62	39.17	38.28
Paid to insureds	64.06	63.38	60.83	61.72

23 between \$500,000 and \$800,000, 67 between \$200,000 and \$500,000, 151 claims between \$100,000 and \$200,000, 413 between \$50,000 and \$100,000, 593 between \$30,000 and \$50,000.

Although many large claims are paid each year, the average ordinary policy, exclusive of group, in force at the end of 1939 in the United States was \$2,141, while the average policy sold during the year was \$1,854. There are about 37,000,000 ordinary policies in force, the per capita amount is slightly over \$600.

● New York led the states in life insurance payments last year with \$513,000,000, a per capita payment of \$39.58. Pennsylvania was second with \$288,000,000, a per capita payment of \$28.30. Illinois was third with \$233,000,000, a per capita payment of \$29.57. Ohio came fourth with \$176,500,000, per capita payment \$26.21. California was fifth with \$147,200,000 and a per capita payment of \$23.92; Massachusetts sixth with payment of \$146,500,000, a per capita payment of \$33.10. It was followed

by New Jersey with \$136,000,000, per capita \$31.31. Michigan with \$100,300,000, per capita \$20.77; Missouri \$81,200,000, per capita \$20.35. Texas came tenth with \$73,400,000, per capita payment \$11.89. The per capita payment in the United States for the year 1939 was \$21.62.

New York had the largest per capita payment with \$39.58, followed by Rhode Island with \$39.50, Connecticut with \$35.78, Massachusetts with \$33.10, New Jersey \$31.31, Delaware \$29.89, Illinois \$29.57 and Pennsylvania \$28.30.

Among the states showing the largest gain in payments over the previous year New York lead with a gain of \$15,000,000 over 1938, Pennsylvania was second with a gain of \$11,000,000, Illinois was third with a gain of \$8,000,000, followed by California gaining \$6,200,000, Michigan gaining \$4,000,000, Texas \$3,800,000, New Jersey \$3,500,000, Georgia and Massachusetts each gaining \$2,900,000, Connecticut \$2,600,000, Ohio \$2,500,000, Minnesota \$2,100,000. There were forty states in which increases in life insurance payments were reported in 1939.

● New York led the cities in payments with \$156,450,000, Chicago second with \$103,460,000, followed by Philadelphia with \$39,150,000, Brooklyn \$31,700,000, Pittsburgh \$31,545,000, Detroit \$26,760,000, St. Louis \$25,660,000, Los Angeles \$25,460,000, Cleveland \$22,150,000, Boston \$19,765,000, Cincinnati \$18,980,000. There were 21 cities in which the payments were \$10,000,000 or more and 145 in the \$1,000,000 class. In 438 cities \$300,000 or more was paid.

● Each year an increasing number of larger claims are paid on the lives of women; among these noted in the year 1939 are the following:

Mrs. Maud Roberts Coble, Amarillo, Texas.  
Anna L. Crawford, Wilmington, Del.  
Helen D. Francis, Miami Beach, Fla.  
Ella C. Giesy, Lancaster, Ohio.  
Minni Handel, West New York, N. J.  
Elva P. Harwood, Marion, Ind.  
Eleanor M. Hope, Kansas City, Mo.  
Martha G. Howe, St. Louis, Mo.  
Jeanette G. Kinney, Cincinnati.  
Anna E. Lynch, Spokane, Wash.  
Marguerite S. Milligan, Pittsburgh.  
Ellen C. Murphy, Custer City, Pa.  
Blanche E. Rainwater, Pensacola, Fla.  
Alice B. Robinson, Kenton, Ohio.  
Pearl P. Smith, Blessing, Texas.  
Ethel D. Starkey, New York City.  
Leona C. Thompson, Shandaken, N. Y.  
Belle G. Trau, Waco, Texas.  
Anna M. Wasson, Tulsa, Okla.  
Edith M. Whitworth, Oakland, Calif.

## IN THIS 1940 EDITION

### 40th Annual Tabulation

Disability and Double Indemnity Payments in 1939	Page 5
Ranking of Cities Nationally	Page 5
New Business, Total Premiums, Admitted Assets, for Ten Years	Page 5
Life Companies Put \$70,000,000,000 in Circulation in 1930s	Page 6
Large Claims Classified	Page 8
Prominent Policyholders Who Died in 1939	Page 8
Payments for Past Ten Years	Page 10
Payments by States in 1939	Page 11
Ranking of Cities in Each State	Page 11
Life Insurance In Force	Page 14
Compilation Showing Distribution of Payments in Each City	Pages 13-69
Annuity Payments	Page 27
Life Payments by Companies	Page 28

### DETAILS OF PAYMENTS BY STATES:

Alabama	34	Nebraska	57
Arizona	66	Nevada	66
Arkansas	58	New Hampshire	14
California	68	New Jersey	19
Colorado	65	New Mexico	66
Connecticut	15	New York	16
Delaware	24	North Carolina	27
Dist. of Col.	25	North Dakota	56
Florida	31	Ohio	37
Georgia	29	Oklahoma	59
Idaho	65	Oregon	67
Illinois	45	Pennsylvania	20
Indiana	41	Rhode Island	15
Iowa	53	South Carolina	29
Kansas	57	South Dakota	56
Kentucky	32	Tennessee	33
Louisiana	60	Texas	61
Maine	13	Utah	66
Maryland	24	Vermont	13
Massachusetts	14	Virginia	26
Michigan	43	Washington	66
Minnesota	52	West Virginia	25
Mississippi	36	Wisconsin	50
Missouri	54	Wyoming	65
Montana	64		

### SECTIONS START ON:

New England	13	West North Central	52
Middle Atlantic	16	West South Central	58
South Atlantic	24	Mountain States	64
East South Central	31	Pacific Coast	66
East North Central	37		

## GOVERNORS PAY TRIBUTE

*Governor A. Harry Moore of New Jersey:*

"There is no way whereby we can measure the full benefits of comfort and well being which have resulted from receipt of these payments. These benefits become available year after year to those who exercise the habits of self-reliance and sacrifice that the acquisition of protection against the important hazards of life always entail. The financial independence of an otherwise dependent section of our population, resulting from such thrift and foresight, lifts from the state a responsibility which it might otherwise be required to assume. The encouragement of this independent spirit among our population is one of the greatest services that can be rendered to the state by any institution."

*Governor Henry H. Blood of Utah:*

"The great public institution of life insurance means much to the people of Utah and of America. The records show that the amount distributed in life insurance payments either to living policyholders or the beneficiaries named in policies is indeed considerable. Of still greater importance is the peace of mind which comes to policyholders

by reason of the feeling of security resulting from the thrifty habits which life insurance does so much to inculcate and encourage."

*Governor Ralph L. Carr of Colorado:*

"The world has reason to rejoice because of the existence of life insurance companies.

"They furnish the one real method for the man of moderate income to effect a savings. In fact, the only estate which is built up by a large part of our people is in the form of life insurance policies.

"I have always been a firm believer in life insurance and think it is one of the fine things of this age."

*Governor Arthur H. James of Pennsylvania:*

"When we consider that, in 1939, life insurance company payments in America totaled over \$3,000,000,000, of which approximately \$280,000,000 was received in Pennsylvania by policy owners or their beneficiaries, we cannot fail to understand the contribution which life insurance has made to the economic welfare of our country. These totals stand as a tribute to the self-reliance of the people of this commonwealth and of America as a whole."



# Cities Ranked by Payments

New York City	\$156,450,000
Chicago	103,460,000
Philadelphia	39,150,000
Brooklyn	31,700,000
Pittsburgh	31,545,000
Detroit	26,760,000
St. Louis	25,660,000
Los Angeles	25,460,000
Cleveland	22,150,000
Boston	19,765,000
Cincinnati	18,980,000
San Francisco	17,330,000
Baltimore	17,260,000
Buffalo	16,730,000
Minneapolis	15,735,000
Milwaukee	14,868,000
Indianapolis	14,650,000
Washington	14,260,000
Kansas City, Mo.	13,670,000
Atlanta, Ga.	11,480,000
New Orleans	10,140,000
Newark, N. J.	9,860,000
Rochester, N. Y.	8,850,000
Columbus, O.	8,660,000
Louisville, Ky.	7,940,000

## 26 to 50

Toledo, O.	7,830,000
St. Paul, Minn.	7,520,000
Denver, Colo.	7,240,000
Seattle, Wash.	6,830,000
Providence, R. I.	6,895,000
Memphis, Tenn.	6,690,000
Dayton, O.	6,315,000
Houston, Tex.	6,259,000
San Antonio, Tex.	5,830,000
Nashville, Tenn.	5,810,000
Portland, Ore.	5,725,000
Jersey City, N. J.	4,920,000
Akron, O.	4,867,000
Dallas, Tex.	4,858,000
Richmond, Va.	4,827,000
Syracuse, N. Y.	4,775,000
Grand Rapids, Mich.	4,633,000
Omaha, Neb.	3,763,000
Albany, N. Y.	3,512,000
Scranton, Pa.	3,360,000
Fort Worth, Tex.	3,170,000
Okla. City, Okla.	3,144,000
Birmingham, Ala.	3,135,000
Oakland, Calif.	3,120,000
Des Moines, Ia.	2,935,000

## 51 to 75

Tulsa, Okla.	2,920,000
Evanston, Ill.	2,870,000
Brooklyn, Mass.	2,840,000
Springfield, Mass.	2,710,000
Wichita, Kans.	2,665,000
New Rochelle, N. Y.	2,570,000
Atlantic City, N. J.	2,565,000
Hartford, Conn.	2,415,000
New Haven, Conn.	2,389,000
Peoria, Ill.	2,335,000
Youngstown, O.	2,266,000
Fort Wayne, Ind.	2,250,000
Bronx, N. Y.	2,240,000
Yonkers, N. Y.	2,185,000
Evansville, Ind.	2,170,000
Chattanooga, Tenn.	2,148,000
Trenton, N. J.	1,985,000
Norfolk, Va.	1,982,000
Spokane, Wash.	1,963,000
Springfield, Ill.	1,885,000
Winston Salem, N. C.	1,865,000
South Bend, Ind.	1,860,000
Canton, O.	1,848,000
Huntington, W. Va.	1,830,000
Portland, Me.	1,827,000

## 76 to 100

Paterson, N. J.	1,818,000
Worcester, Mass.	1,815,000
San Diego, Calif.	1,811,000
Charleston, W. Va.	1,795,000
Little Rock, Ark.	1,785,000
East Orange, N. J.	1,770,000
Utica, N. Y.	1,761,000
Binghamton, N. Y.	1,750,000
Schenectady, N. Y.	1,735,000
Salt Lake City, Utah	1,715,000
Knoxville, Tenn.	1,671,000
Sacramento, Calif.	1,660,000
Allentown, Pa.	1,658,000
Jacksonville, Fla.	1,650,000
Lincoln, Neb.	1,645,000
Camden, N. J.	1,636,000
Troy, N. Y.	1,635,000
Charlotte, N. C.	1,626,000
York, Pa.	1,625,000

Harrisburg, Pa.	1,617,000
Deal, N. J.	1,600,000
Duluth, Minn.	1,583,000
Miami, Fla.	1,580,000
Wilmington, Del.	1,550,000
Waco, Tex.	1,548,000

## 101 to 125

Long Beach, Calif.	1,525,000
Beverly Hills, Calif.	1,480,000
Oak Park, Ill.	1,480,000
El Paso, Tex.	1,477,000
Sioux City, Ia.	1,470,000
Flint, Mich.	1,470,000
Reading, Pa.	1,437,000
Newton, Mass.	1,430,000
Bridgeport, Conn.	1,416,000
Erie, Pa.	1,416,000
Elizabeth, N. J.	1,375,000
Cambridge, Mass.	1,375,000
Mount Vernon, N. Y.	1,360,000
Flushing, N. Y.	1,350,000
Roanoke, Va.	1,340,000
Madison, Wis.	1,336,000
Waterbury, Conn.	1,317,000
Wilkes-Barre, Pa.	1,315,000
Tacoma, Wash.	1,292,000
Durham, N. C.	1,288,000
Scarsdale, N. Y.	1,280,000
Lynn, Mass.	1,280,000
Topeka, Kans.	1,270,000
Shreveport, La.	1,268,000
Wheeling, W. Va.	1,267,000

## 126 to 150

Montclair, N. J.	1,256,000
Fall River, Mass.	1,250,000
Pasadena, Calif.	1,245,000
Gary, Ind.	1,195,000
Savannah, Ga.	1,187,000
Wilmette, Ill.	1,175,000
Wichita, Falls, Tex.	1,166,000
Berkeley, Calif.	1,165,000
Cleveland Heights, Ohio	1,165,000
Rockford, Ill.	1,145,000
Lakewood, O.	1,140,000
Brookton, Mass.	1,135,000
Davenport, Ia.	1,130,000
Pawtucket, R. I.	1,125,000
Mobile, Ala.	1,120,000
Long Island City, N. Y.	1,075,000
Kansas City, Kans.	1,066,000
Augusta, Ga.	1,060,000
East St. Louis, Ill.	1,055,000
Saginaw, Mich.	1,040,000
Columbia, S. C.	995,000
Lansing, Mich.	995,000
Williamsport, Pa.	990,000
Terre Haute, Ind.	990,000
West Hartford, Conn.	990,000

## 151 to 175

Johnstown, Pa.	989,000
Springfield, O.	985,000
New Bedford, Mass.	985,000
Manchester, N. H.	984,000
Jamaica, N. Y.	984,000
Covington, Ky.	980,000
Montgomery, Ala.	980,000
Charleston, S. C.	980,000
St. Joseph, Mo.	977,000
Elgin, Ill.	977,000
Stamford, Conn.	976,000
Painesville, O.	973,000
Jackson, Mich.	971,000
Cedar Rapids, Ia.	969,000
Woonsocket, R. I.	967,000
Lancaster, Pa.	960,000
Lexington, Ky.	960,000
Lowell, Mass.	960,000
Miami Beach, Fla.	957,000
Bronxville, N. Y.	948,000
Greensboro, N. C.	946,000
Council Bluffs, Ia.	945,000
Jamestown, N. Y.	940,000
Malden, Mass.	935,000
Glendale, Calif.	935,000

## 176 to 200

Hollywood, Calif.	933,000
Kalamazoo, Mich.	926,000
Tampa, Fla.	925,000
Muncie, Ind.	921,000
Haverhill, Mass.	920,000
Middletown, O.	915,000
Passaic, N. J.	910,000
Portsmouth, Va.	898,000
Raleigh, N. C.	895,000
Aurora, Ill.	880,000

Hamilton, O.	877,000
Holyoke, Mass.	875,000
New Britain, Conn.	870,000
Hoboken, N. J.	870,000
Greenwich, Conn.	868,000
Somerville, Mass.	860,000
Beaumont, Tex.	857,000
Springfield, Mo.	855,000
Elmira, N. Y.	855,000
Quincy, Mass.	845,000
Pittsfield, Mass.	840,000

Butte, Mont.	605,000
Appleton, Wis.	599,000
Oshkosh, Wis.	598,000
Asheville, N. C.	596,000
Monroe, La.	591,000
Columbus, Ga.	588,000
Cumberland, Md.	585,000
Waterloo, Ia.	580,000
Pensacola, Fla.	578,000
Summit, N. J.	573,000
Stockton, Calif.	570,000

## 301 to 325

Hutchinson, Kans.	461,000
LaFayette, Ind.	460,000
Arlington, Mass.	460,000
High Point, N. C.	454,000
Quincy, Ill.	454,000
Lake Charles, La.	453,000
Chester, Pa.	450,000
Middletown, Conn.	448,000
Rochester, Minn.	447,000
Everett, Mass.	446,000
Dorchester, Mass.	445,000
Ashland, Ky.	440,000
Bayonne, N. J.	440,000
Corsicana, Tex.	439,000
Ann Arbor, Mich.	432,000
Yakima, Wash.	431,000
Marion, O.	426,000
Albuquerque, N. Mex.	426,000
Alliance, O.	425,000
East Chicago, Ind.	425,000
Clifton, N. J.	422,000
Bartlesville, Okla.	422,000
Jackson Heights, N. Y.	420,000
Dubuque, Ia.	420,000
Leavenworth, Kans.	420,000

## 326 to 350

Sheboygan, Wis.	417,000
Huntington Park, Calif.	417,000
Ardmore, Pa.	416,000
Champaign, Ill.	416,000
Fitchburg, Mass.	415,000
Wilson, N. C.	415,000
Wauwatosa, Wis.	415,000
Balesburg, Ill.	414,000
Bloomfield, N. J.	412,000
Monroe, Mich.	411,000
Berwyn, Ill.	410,000
Owensboro, Ky.	410,000
Plainfield, N. J.	405,000
Bangor, Me.	400,000
Belleville, Ill.	399,000
Santa Barbara, Calif.	398,000
Suffolk, Va.	396,000
West Newton, Mass.	395,000
Daytona Beach, Fla.	395,000
Lake Forest, Ill.	393,000
Ridgewood, N. J.	391,000
Burlington, Vt.	391,000
Hot Springs, Ark.	390,000
Rome, Ga.	390,000
Lockport, N. Y.	390,000

## 351 to 375

Fond du Lac, Wis.	388,000
Kokomo, Ind.	388,000
Clarksburg, W. Va.	387,000
Billings, Mont.	387,000
Marion, Ind.	386,000
Winchester, Mass.	386,000
Kearny, N. J.	380,000
Amsterdam, N. Y.	380,000
Vicksburg, Miss.	377,000
Glencoe, Ill.	375,000
Belleville, N. J.	375,000
Meirow, Mass.	371,000
Nutley, N. J.	370,000
Chevy Chase, Md.	369,000
Waukegan, Ill.	368,000
Muskegon, Mich.	366,000
San Pedro, Calif.	366,000

## 376 to 400

Vincennes, Ind.	355,000
Port Arthur, Tex.	355,000
Petersburg, Va.	352,000
Chicopee, Mass.	352,000
Newton, Kans.	352,000
Central Falls, R. I.	352,000
Johnson City, Tenn.	349,000
Clarksdale, Miss.	347,000
East Providence, R. I.	345,000
Pine Bluff, Ark.	345,000
Clayton, Mo.	344,000
Kenosha, Wis.	344,000
San Angelo, Tex.	343,000
Tuscaloosa, Ala.	341,000
Elkhart, Ind.	341,000
Beverly, Mass.	341,000
Mount Lebanon, Pa.	341,000
Reno, Nev.	340,000
Newport, R. I.	340,000
Warwick, R. I.	338,000
Elyria, O.	337,000
Piedmont, Calif.	336,000
Santa Monica, Calif.	335,000
Cicero, Ill.	335,000
New Albany, Ind.	334,000

## 401 to 425

Warren, O.	333,000
Alexandria, Va.	333,000
Massillon, O.	331,000
Abilene, Tex.	330,000
Danbury, Conn.	330,000
Bakersfield, Calif.	330,000
Rome, N. Y.	330,000
Union City, N. J.	329,000
Payetteville, N. C.	327,000
Perth Amboy, N. J.	327,000
San Mateo, Calif.	327,000
Chelsea, Mass.	326,000
Elmhurst, Ill.	325,000
Boise, Idaho	324,000
Selma, Ala.	322,000
Superior, Wis.	322,000
Sharon, Pa.	322,000
Tyler, Tex.	319,000
Great Falls, Mont.	319,000
Kankakee, Ill.	319,000
New Castle, Pa.	319,000
Richmond, Ind.	318,000
Nashua, N. H.	318,000
Great Neck, N. Y.	316,000
Belmont, Mass.	316,000

## 426 to 438

North Hollywood, Calif.	316,000
Augusta, Me.	315,000
Alhambra, Calif.	315,000
Dearborn, Mich.	315,000
Bloomington, Ind.	314,000
Newport, Ky.	314,000
Gloversville, N. Y.	313,000
Florence, S. C.	310,000
Norwich, Conn.	310,000
Riverside, Calif.	310,000
Rocky Mount, N. C.	309,000
Altadena, Calif.	304,000
Texarkana, Tex.	301,000

## Over 149 Million Paid on Special Forms

Permanent disability claims in 1939 amounted to \$125,555,163, compared to \$122,094,991 the year before.

Life insurance companies paid out \$23,534,742 in double indemnity payments in cases of accidental death in 1939. Similar payments in 1938 were \$24,414,139.

## New Business, Premium Income and Admitted Assets by Year

(Figures are for Dec. 31 of each year)

	New Business Written	Total Premium Income	Admitted Assets
1930	\$22,175,056.845	\$3,748,244.207	\$20,016,536.327
1931	19,817,494.437	3,902,386.618	21,370,800.087
1932	16,555,396.741	3,604,772.158	20,969,152.010
1933	16,258,466.018	3,548,867.104	22,281,489.790
1934	16,763,097.360	3,739,871.065	23,334,397.702
1935	16,384,863.202	3,890,451.985	24,857,102.403
1936	15,726,340.514	3,869,526.736	25,618,068.953
1937	16,596,173.660	3,995,609.354	28,417,783.053
1938	14,345,529.124	4,031,949.438	30,044,592.386
1939	13,930,772.682	3,988,739.887	31,194,996.957

Figures are for companies with approximately 96 percent of total insurance in force.

## DURING THE 1930s DECADE LIFE COMPANIES PUT APPROXIMATELY

# 70 Billion Dollars in Circulation

By R. B. MITCHELL

To appreciate the total contribution of life insurance to the national economy during this country's most troubled period, take the entire national wealth of the United States in 1895—not the annual income but the actual dollar value as nearly as it can be appraised—and you will find it just about equaled the sum that life insurance put into circulation during the 1930s decade. Looked at another way, that sum was about one-eighth of the total national income during the decade.

As nearly as can be estimated, the total national wealth for 1895 was in the neighborhood of \$70,000,000,000. In the past decade life companies paid out to policyholders and beneficiaries \$30,403,289,269. That figure includes death claims, matured endowments, cash or loan values, and dividends on participating policies. But this figure, vast as it is, tells less than half the story for it overlooks the part played by operating expenditures and investment outgo.

### Paid \$10,000,000,000 Expenses

During the 1930 decade the companies paid out some \$10,000,000,000 in operating expenses. Included in that sum are agents' commissions, home office salaries, fees to medical examiners. A life company is not a heavy purchaser of raw material in the sense that an automobile plant, for example, buys huge quantities of steel. Nevertheless the amount of printing done for the companies ran somewhere between \$10,000,000 and \$15,000,000 a year. An average size printing plant has a gross annual business of approximately \$100,000. Thus, the life companies' printing business alone kept busy the equivalent of from 10 to 15 average size printing establishments.

The \$10,000,000,000 expense figure includes many medical examination fees, which even in normal times are welcome additions to physicians' incomes. During the depression years, when patients' normal tardiness in paying the doctors' bills was accentuated, the life companies continued having examinations made—and paying for them promptly. While life insurance production eventually followed the downward trend of business activity generally, medical examinations did not decline so sharply, for the rejection rates tended to increase as agents in the more desperate struggle for business brought in cases which were on the borderline medically.

### No Layoffs in Life Insurance

The great contribution of life insurance business during the depression was that while other industries were laying off employees wholesale the life companies kept practically all their help. There was not the normal expansion that there would have been if prosperity had continued, and there tended to be fewer than normal replacements where employees resigned, died, or retired on pensions.

It should be noted, however, that this retention of employees was entirely legitimate and even necessary. Though business was slower, there was extra work, such as the handling of policy loans and surrenders. Companies cannot be charged with having needlessly expended the hard earned premiums paid in by policyholders. The stability of employment of the life insurance business during the depression was not merely the result of a human attitude on the part of management but an outgrowth of the stability inherent in the business.

Approximately \$30,000,000,000 was invested by life companies during the 1930 decade, as represented by the total increase in assets during that period. The figure excludes policy loans, which

though technically an asset are included among the benefits to policyholders rather than with the invested assets. That \$30,000,000,000 went to keep the wheels of America running. Though the 1930s saw the worst depression this country has ever had, it could have been a lot worse. It would have been a lot worse if it had not been for that \$30,000,000,000.

That money, though some of it has gone to increase bank deposits, has in the main been used for outlays that have been a very real help to the American people. One of the principal channels in which life companies poured their investments and their investment funds during the 1930s was the public utility field. The utilities borrowed this money for very definite purposes, mainly plant expansion, including stringing miles of wire and extending electrical service to communities that previously lacked it. Obsolete equipment was replaced with newer and more reliable equipment that permitted lower rates and expansion of the territories served.

### Expanded Mortgage Loans

Many people think of the depression as a time when the companies were forced to take over properties through foreclosure. This has overshadowed the fact that in the seven worst years of the depression the companies put some \$3,000,000,000 into mortgages, a benefit that can be better appreciated when the virtual impossibility of getting credit from other sources during those years is recalled.

In connection with mortgages, not the least contribution of the life companies was the leniency they were able to extend to mortgage borrowers who were faced with hard times and unable to meet their full obligation. By reason of their broad scale of operations and diversification of investments, the life companies were able to exercise judgment in foreclosures. Most of them did not foreclose if there was a reasonable chance of the mortgagor's working out of his difficulties. It was only when the borrower was obviously getting himself deeper and more hopelessly in debt that the companies stepped in and took the property, and even in such cases the borrower frequently continued on as tenant.

If the companies had not been so abundantly solvent that they could extend this leniency to harassed debtors but had been forced to foreclose, the city and farm real estate picture would be far different from what it is today.

### No Geographical Concentration

In the life insurance hearings before the Temporary National Economic Committee there were indications that some of the committee members felt that the companies were drawing in premiums from all over the country and making it that much more difficult for small business men and others to obtain loans in their home communities. Yet the figures for 1938, the latest available, show that in the area composed of Texas, Oklahoma, Louisiana and Arkansas, life company investments are more than \$2 for every \$1 of reserves on policies held in those states.

In the states of North Dakota, South Dakota, Minnesota, Iowa, Nebraska, Kansas and Missouri, the ratio of investments to reserves is 141.7 percent. In the eight states to the west, the ratio is 143.5, while in the three Pacific Coast states it is 104.8. The ratio for the southeastern states ranges from 169.3 for Mississippi, Alabama, Tennessee and Kentucky to 126.6 for West Virginia, Virginia, Delaware, Maryland and North Carolina, Georgia and Florida. For Wisconsin, Michigan, Illinois, Indiana and Ohio, the ratio is 103.2 while for Pennsylvania, New York and New Jersey it is only 86.5 percent. Lowest of all is the New England area with only 62.4 percent, this figure being due to the prevalence of local financing facilities.

### Doesn't Stay in East

The foregoing figures, of course, are a comparison of investments with reserves in the various territories as of Dec. 31, 1938 and are not precisely representative of new investments made during the 1930 decade. Nevertheless, they are convincing proof that the money which flows into the home offices, many of which are located in the east, does not stay there but is distributed around the country.

It is worth while to note how high a percentage of the money put into circulation by life insurance—whether as benefits to policyholders and beneficiar-

ies; salaries and commissions and other operating expenses; or investments—goes into highly essential expenditures. Of the entire \$70,000,000,000 paid out by the life companies during the 1930 decade in benefits, loans, or salaries, it is difficult to imagine that much of it was used by the recipients for frivolous purposes.

### Not for "Boondoggling"

That money did not go for "boondoggling" in any form. It can safely be assumed that every dollar gave a full dollar's worth of impetus to the economic machine. Some of it of course was frittered away but by far the largest part was put into circulation for necessities and the basic comforts of living. To a widow with no other source of income, the life insurance dollar is worth vastly more than a dollar. But during the depression years dollars had a similarly heightened value for almost everybody.

While the larger companies employ upwards of several thousand workers each in their home offices, the life insurance business is so decentralized that it is difficult to conceive of the number of people who draw their support from it. According to the Life Office Management Association there are about 100,000 employees, exclusive of agents who are compensated on commission. Estimates on the number of life insurance agents are necessarily less accurate but the best estimate of the National Association of Life Underwriters is that there are about 165,000 life insurance agents throughout the country.

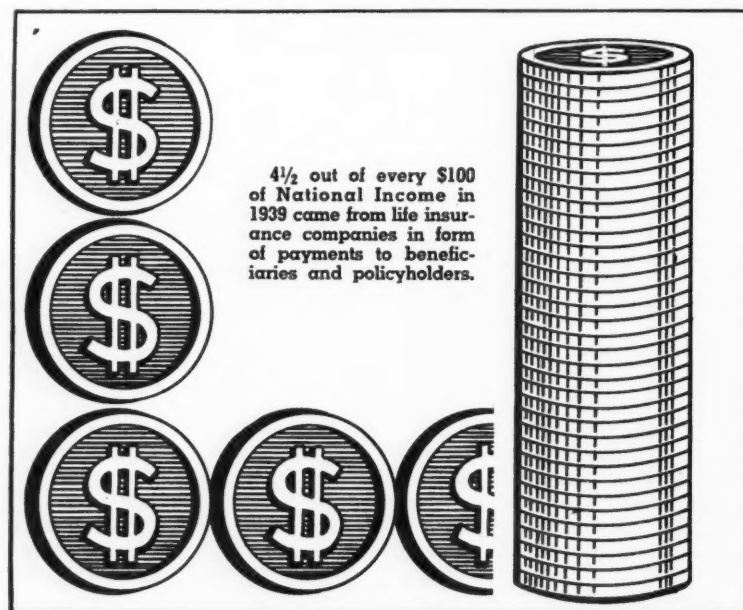
Looking at it another way, there are about 25,000 persons who work in the Rockefeller Center buildings in New York City. Thus, it would take 10 Rockefeller Centers to provide office space for all the men and women employed in the life insurance business.

### Views of Holgar Johnson

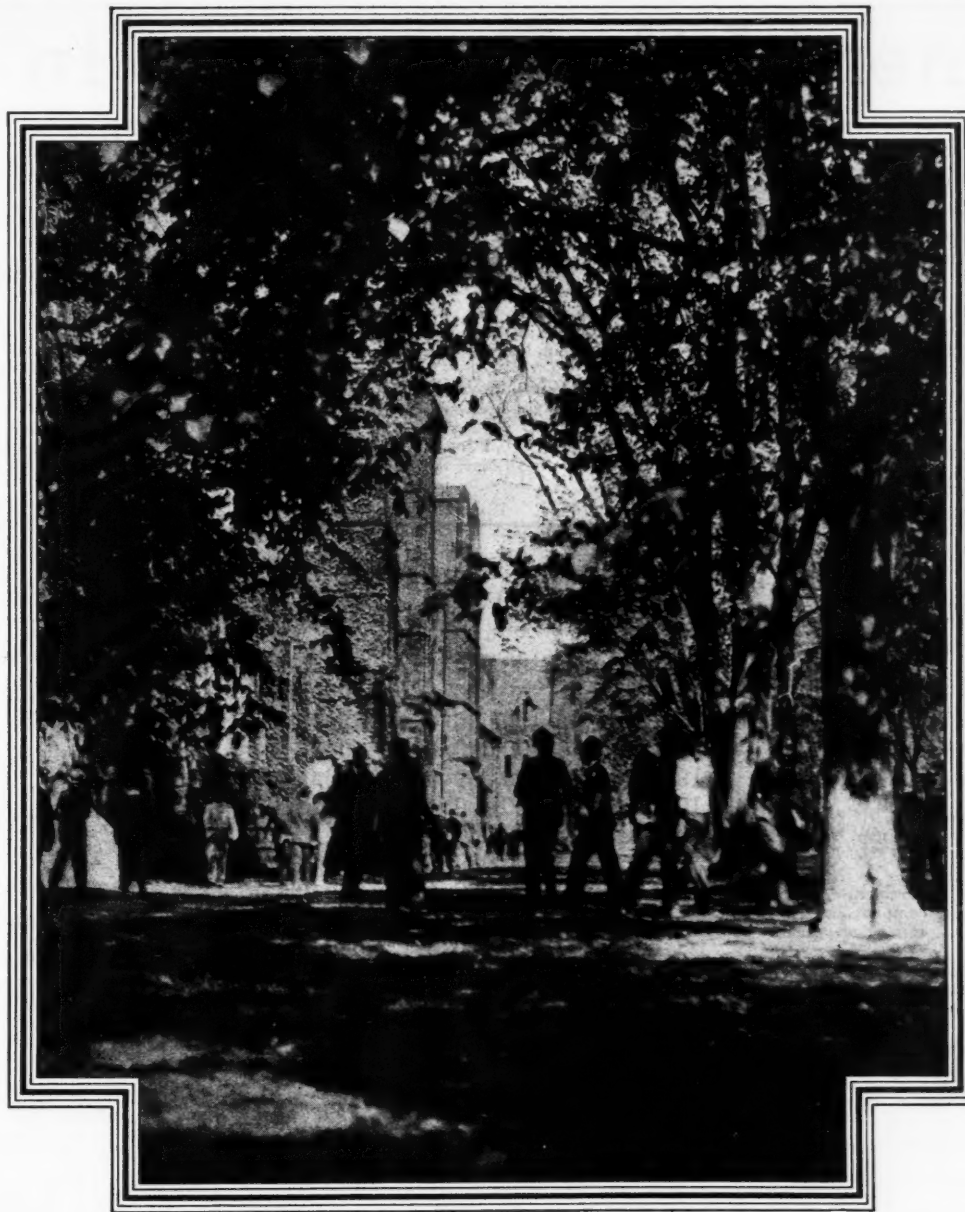
The importance of the public's understanding the tremendous role that life insurance plays was emphasized by Holgar J. Johnson, president of the Institute of Life Insurance, in his address at the midyear meeting of the National Association of Life Underwriters. Discussing public interest in the old age security problem, Mr. Johnson said that "it is an extremely important responsibility for us to give this great jury, the American people, the facts about life insurance as it relates to this great social and economic problem."

"Unless we meet this responsibility," he said, "the public may get the wrong side of this security story and succumb to the idea that we are a poverty-stricken nation and unable to care for ourselves—and out the window will go the security system that you and 165,000 other life underwriters have helped 64,000,000 persons, the policyowners of America, to build up for themselves. They have \$113,000,000,000—one-fourth of our national wealth— earmarked for future delivery and toward this goal they have accumulated a fund of \$29,000,000,000, the assets of the companies which are really an accumulation of savings of the people."

"This money is invested in our basic economy, in agriculture, in government and industry; in the east, west, north and south it has built bridges, schools, utility systems, bought railroad equipment, erected factories, financed homes and farms; it has gone into job-making activities. Most important, life insurance and its system of operation has helped to keep alive in this country the spirit of individual initiative in making provision for the future. It is important to the nation that this spirit continue to live."







### *Looking Forward to Education*

America leads the world in its pledge to put ever-expanding opportunities for learning in the way of youth.

High schools, prep schools, trade schools, normal schools, engineering schools, schools of agriculture and colleges, all open their doors to parents whose hearts are set upon giving their children the best of training for careers in the professions, the arts and crafts, in finance, in trade, in science, in domestic life.

Why not *guarantee* the education you so earnestly hope to give your son or your daughter? Begin now to *make sure* the program you have in mind for someone dear to you will go through in full measure as you want it to do.

Take advantage early of the helpful counsel offered by the agency representatives of The Mutual Life Insurance Company of New York.

*Begin a lasting friendship with the one who will call on you! Learn how to safeguard your child's future through the strength, security and service of life insurance.*

"THE PARENTS WHO WANTED TO MAKE SURE" is The Mutual Life's 16 page booklet with a valuable message for you. A Mutual Life representative has YOUR copy or it can be obtained by writing to the address below.

*The Mutual Life*  
*Insurance Company of New York*  
 34 Nassau Street, New York

FIRST POLICY ISSUED



FEBRUARY 1, 1843

*An advertisement by The Mutual Life Insurance Company of New York*

# Prominent Life Payments in 1939

## A PARTIAL LIST OF INSURED

James B. Adams, Birmingham, retired lime mfr.  
Eugene I. Adler, Buffalo, attorney.  
Wm. G. Alexander, St. Louis, undertaker.  
Victor Hugo Allen, Buford, Ga., tanner & mfr.  
Harry M. Aloe, St. Louis, vice-pres. & sales mgr.  
Harry S. Ambler, Jr., Abington, Pa., attorney.  
Wiley V. Ambrose, San Diego, Calif., pres. Westgate Sea Products Co.  
George H. Atkins, Berkeley, Calif., importer.  
Prentiss M. Atkins, Monroe, La., pres. Monroe Hardware Co.  
Charles H. Atkinson, Brookings, S. D., paving contractor.

Tony O. Babb, Los Angeles, mgr. photo supply house.  
Dr. Benjamin F. Baer, Ardmore, Pa.  
Edwin M. Bailey, Pittsburgh, retired.  
Thos. H. Baker, Memphis, vice-pres. oil company.  
Arthur J. Baldwin, East Orange, N. J., attorney.  
Dr. George H. Barksdale, Charleston, W. Va.  
Thomas J. Barksdale, Washington, Ga., pres. Washington Loan Bank.

Donald C. Barton, Houston, geologist.  
Cecil C. Baum, Green Bay, Wis., pres. Baum's Dept. Store.  
Adam L. Beck, Buffalo, pres. Great Lakes Portland Cement Co.

George L. Belden, Kansas City, Mo., pres. Transport Co.  
Adolphus B. Bennett, Charleston & Holly Hill, S. C.  
Frank J. Binz, St. Louis, pres. Binz Hide & Tallow Co.  
Thomas L. Bland, Durham & Raleigh, N. C., hotel operator.

Carl C. Block, Peoria, Ill., merchant.  
Emanuel J. Block, St. Charles, Ill., executive.  
Chester C. Bolton, Cleveland, Congressman.  
Edmund Wm. Botts, Pittsburgh, civil engineer.

Walter E. Boyer, Troy, O., banker.  
Oscar Brachman, Shorewood, Wis., realtor.  
Hugo Brand, New York City, leather merchant.  
Adolf Bremer, St. Paul, pres. beverage company.  
Frederick W. Bromberg, Birmingham, retired merchant.

Robert E. Bronson, Seattle, attorney.  
Frederick A. Brown, Chicago, attorney.  
Wm. A. Brown, Oak Park, Ill., executive.  
Ronald F. Brunswick, Los Angeles, retired.

John A. Bryant, Detroit.  
Ralph C. Bryant, New Haven, member of the faculty of Yale.

Charles B. Buerger, Pittsburgh, vice-pres. Gulf Oil Corp.  
Jacob Burger, Birmingham, pres. Burger-Phillips Co., Dry Goods.

Frank H. Burgess, LaCrosse, Wis., publisher, La Crosse "Tribune."

Albert Burkner, Baltimore, commission merchant.

Frank X. Busch, Wichita, Kan.

Burrus E. Bushnell, New York City, retired.

Charles R. Butler, North Hollywood, pres. Butler Mfg. Co.

Wm. Waldo Cameron, Waco, Tex., lumberman, pres. Wm. Cameron & Co.

Walter J. Campbell, New York City, educational adviser at the Town Hall.

Dr. John F. Cardwell, Grand Rapids.

Frank H. Carpenter, Sour Lake, Tex., banker.

James A. Caselton, Webster Groves, Mo., manager.

Richard S. Castle, Berkeley, Cal., executive.

Emerson W. Chaille, Indianapolis, realtor.

Henry G. Chalkley, Lake Charles, La., pres. Sweet Lake-land & Oil Co.

Edward M. Chase, Manchester, N. H., furniture dealer.

Byron Cheney, Corsicana, Tex., farmer.

Dr. Chester D. Christie, Cleveland & Shaker Heights, O.

David L. Clark, Pittsburgh, pres. D. L. Clark Co., candy mfrs.

Avery G. Clinger, Columbus, O., banker.

Mrs. Mauld R. Coble, Amarillo, Tex., ranching & investments.

Samuel Cohn, Nashville, financier.

George D. Colborn, Evanston, Ill., executive Century Metal Craft Corp.

Barron G. Collier, New York City, pres. Barron G. Collier Inc., car advertising.

Louis A. Conyard, Spokane, Wash., attorney.

Anna Louisa Crawford, Wilmington, Del.

Dr. John Crimen, El Paso, Tex., supt. Southwestern Gen. Hospital.

Edgar L. Culler, Orangeburg, S. C., state highway commissioner & planter.

Victor E. Cummings, Saticoy, Cal., rancher & asst. tax assessor.

Kerfoot W. Daly, Charleroi, Pa., bank pres.

Morris Dannenbaum, Atlantic City, silk mfr.

Arthur Darnbrough, Rydal, Pa., executive.

Lewis A. David, Palestine, Tex., asst. gen. mgr.

Charles W. Davis, Dallas, pres. Dallas Power & Light Co.

Willis R. Dearing, Dallas, contractor.  
Edwin B. Doggett, Dallas, grain dealer.  
Dr. Frank Blinn Dorsey, Jr., Keokuk, Ia.  
Oscar C. Doty, Tupelo, Miss., automobile dealer.  
John R. Downing, Louisville, pres. Citizens Union Natl. Bank.

Frank N. Drane, Corsicana, Tex., banker.  
Charles F. Dull, Pontiac, Mich., contractor.  
Thomas R. Dwyer, Buffalo, vice-pres. Liberty Natl. Bank.

Albert S. Edmonds, Portland, Ore., R. R. traffic manager.  
John R. Efrid, Columbia, S. C., vice-pres. Efrid's Dept. Store.

Frederick N. Eisenman, Brookline, Mass., retired.  
Albert L. Elliott, South Orange, N. J., executive F. W. Woolworth Co.

### Larger Claims Reported in This Issue

593 Claims	\$ 30,000 to \$ 50,000
413 Claims	50,000 to 100,000
151 Claims	100,000 to 200,000
38 Claims	200,000 to 300,000
19 Claims	300,000 to 400,000
10 Claims	400,000 to 500,000
13 Claims	500,000 to 600,000
7 Claims	600,000 to 700,000
3 Claims	700,000 to 800,000
1 Claim	800,000 to 900,000
3 Claims	900,000 to 1,000,000
6 Claims	over 1,000,000

Edgar M. Elliott, Birmingham, real estate broker.  
Robin A. Elliott, Fort Worth, Tex.  
Oliver E. Ellis, St. Louis & Ladue, Mo., investment broker.

Frank F. Everest, Council Bluffs, Iowa, pres. Green-shields & Everest Co., real estate.  
Dr. John A. Evert, Glendive, Mont.

Earnest R. Fain, Wichita Falls, Tex., executive.  
Eugene B. Favre, Spokane, retired investment banker.  
Christian W. Feigenspan, Rumson, N. J., pres. Feigen-span Brewing Co., Newark.

Louis J. Feldman, Danville, Va., dairy industry pres.  
John Field, Charleston, W. Va., pres. Thomas, Field & Co.  
Harry B. Finkelstein, Baltimore, prop. DeLuxe Clothing Mfg. Co.

Jacob B. Fishel, York, Pa., bakery owner.  
Manson Fiske, Buffalo, vice-pres. Armstrong, Roth, Cady Co., genl. ins.

Dr. Seth M. Fitch, Newton Centre, Mass.  
Gerald Fitzgerald, Clarksdale, Miss., attorney.  
James E. Fitzpatrick, Coral Gables, Fla., executive.

Dr. George Flamm, Brooklyn.  
Benjamin G. Follansbee, Pittsburgh, retired steel mfr.

Walter W. Fondren, Houston, official Humble Oil Co.

Henry V. Foster, Bartlesville, Okla., oil operator.

Philip A. S. Franklin, New York City, former pres. Inter-national Mercantile Marine Co.

Joseph A. Frates, Tulsa, retired.

Ezra S. Fudge, Dallas, pres. Duke & Ayres.

Benjamin D. Gaddy, Durham, N. C., supt. Golden Belt Mfg. Co.

Albert F. Gallun, Milwaukee, A. F. Gallun & Sons, tanners.

Dr. John Gallwey, Hillsborough, Cal.

Milton W. Gatch, Baltimore, executive & supt. of hospital.

S. Eric Gellerstedt, Dothan, Ala., contractor.

Adolph Giger, Paterson, N. J., retired flour merchant.

Dr. George C. Gilfillen, Dayton, O.

Julian E. Gillespie, La Plata, Md., commercial attache American embassy to Turkey.

Joseph Giuliano, Newark, fur mfr.

Henry S. Glazier, Chappaqua, N. Y., retired.

Rufus C. Good, Minneapolis & Hopkins, Minn.

Maurice Goodman, New York City, attorney.

Charles W. Gordon, St. Paul, chairman of board, Gordon & Ferguson Co., clothing mfrs.

Charles O. Grafton, Muncie, Ind., pres. Muncie Potteries.

C. A. Graham, Jr., Beaumont, Tex., vice-pres. White House Dry Goods Co.

Charles F. Graham, Beaumont, Tex., banking & farming.  
Gordon A. Grany, Los Angeles, investments.  
Max Greenebaum, New York City, pres. Beekman Paper & Card Co.  
Robert I. Gresham, Atlanta, florist.

Robert L. Hague, New York City, executive Standard Oil Co.

Wm. B. Hale, Rochester, N. Y., attorney.

John Hancock, Fort Worth, executive.

Wm. C. Harbison, Indianapolis, executive.

Archie D. Harkins, Greenwood, Fla., vice-pres. & treas. Greenwood Products Co.

George W. Hart, Watertown, S. D., retired.

Harry H. Harvey, Huntington, treas. Harvey Holding Co., real estate.

James J. Haverty, Atlanta, pres. Haverty Furniture Co.

Harry B. Hawgood, Painesville, O., realtor.

Dr. George E. Hearst, Cedar Falls, Ia.

Simon J. Heller, Denver, attorney.

Abraham Hellman, New Orleans, retired merchant.

Thomas K. Helm, Louisville, Ky.

Wm. M. Hendren, Winston-Salem, N. C., attorney.

James W. Henry, Pittsburgh.

Robert J. Herman, Mobile, Ala., merchant.

Theodore Hess, West Orange, N. J., mfr.

Wm. Heyburn, Louisville, Ky., pres. Heyburn Bldg. Co.

Dr. Jacob F. Highsmith, Fayetteville, N. C.

Dr. Chalmers A. Hill, Council Bluffs, Ia.

J. Stacy Hill, Cincinnati, retired executive.

Dr. Oliver W. Hill, Knoxville, Tenn.

Bert E. Hinkle, Hillsdale, Mich., pres. screen company.

John A. Hird, Upper Montclair, N. J., clothing mfr.

Harold Hirsch, Atlanta, attorney.

Michael Holzbeierlein, Washington, D. C.

Dr. Walter L. Horn, New York City.

Frank A. Horne, Brooklyn, pres. Merchants Refrigerating Co.

Isaac L. Hornstein, Baltimore, theatre mgr.

Frank D. Houlihan, Newton, Mass., furniture dealer.

Samuel J. Houston, Wichita, Kan., lumber dealer.

James R. Howlett, Hempstead, N. Y., pres. Howlett & Hockmeyer, cloth mfrs.

James T. Huffman, Wichester, Tenn., flour mill operator.

Frederick D. Hutson, Winston-Salem, N. C., tobacconist.

Achille F. Israel, Short Hills, N. J., coffee dealer.

John C. Jackson, Sr., Tiptonville, Tenn., farmer & planter.

Harold Jacobi, New York City, pres. Schenley Distillers Corp.

Arley R. Jacobs, Missoula, Mont., banker.

Wm. M. Jacobson, Minneapolis, retired.

Lewellyn D. James, Ladue, Mo., executive.

Carl Christian Jantzen, Oswego, Ore., executive.

Louis T. Jaques, Chicago, mfr. baking powder.

Fred B. Jenkins, Kansas City, mfr. Jenkins Music Co.

George A. Johnson, Duluth, vice-pres. John Boshart Paper Co.

John T. Johnston, Milwaukee, capitalist.

Evan O. Jones, Wilkes-Barre, Pa., attorney.

Samuel Kaminsky, Denver, mgr. Capitol Packing Co.

Edward Katzinger, Chicago, executive.

Robert E. Kelleher, New Orleans, vice-pres. C. T. Patterson Co., machinery.

Harvey W. Kennedy, Eagle Pass, Tex., cattle dealer.

Wm. H. Kettig, Birmingham, retired.

Fred E. Key, E. St. Louis, Ill., vice-pres. of Key company.

Jeanette C. Kinney, Cincinnati.

Wm. G. Kitchen, Philadelphia, textile mfr.

Leo Klein, Montgomery, Ala., jeweler.

Archibald R. Knodel, Omaha.

Hugo A. Koehler, St. Louis.

Edward Kohnstamm, New York City, chairman board H. Kohnstamm & Co., Inc., chemicals.

Louis A. Kramer, Philadelphia, vice-pres. Bayuk Cigars Co.

Nicholas J. Kuntz, Dayton, O., lumber merchant.

Louis A. Kushner, Philadelphia, executive.

H. C. LaBoiteaux, LaJolla, Cal.

Benjamin W. Lacy, Montgomery, Ala., pres. All States Life.

Robert C. Lanphier, Springfield, Ill., pres. Sangamo Electric Co.

Clarence E. Larson, Highland Park, Mich., broker.

Nat Leavy, Lynbrook, N. Y., retired mfr. of ladies' coats.

George H. Lee, Omaha, executive.

James G. Leigh, Little Rock, insurance general agent.

Louis Levenson, Cincinnati.

Fred M. Leze, Jr., Dallas, vice-pres. Magnolia Petroleum Co.

Arthur A. Levy, New York City, mfr.



# The Safest of the Safe



The investment structure of Western and Southern, as illustrated, is a perfect example of Financial Safety. The chart shows that over 75% of the company's assets consist

of Government bonds and first mortgages on improved real estate.

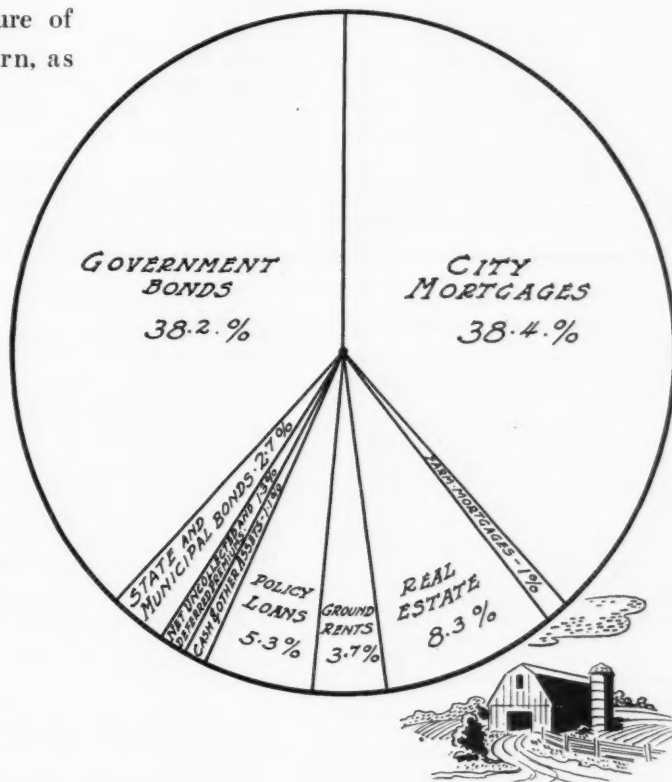
In the financial world these investments are recognized as the most secure. Security is the

prime consideration in the investment of life insurance assets. Yield, though important, must always be secondary.



Our Government bonds combine safety with the liquidity which is essential to meet any immediate demand and which can be attained only through investment in readily marketable securities of stable market value. The balance of the investment structure is composed of high grade securities, such as municipal bonds, real estate, and ground rents.

As a result of its rigid adherence to these fundamental principles, this company's financial



strength is unexcelled. Competent management and economy of operation make possible the savings which are passed on to our policyholders in the Lowest Level of Guaranteed Premium Rates in the United States.

*The Utmost Value in Life Insurance*

## THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

C. F. Williams, President

HOME OFFICE

CINCINNATI

# Life Insurance Payments for Ten Years

Showing Disability Payments, Dividends and Cash Surrender Values, Double Indemnity and Total Payments.

	Total Payments*	Disability	Double Indemnity	Dividends and Cash Surrender Values	Death Claims (Excluding Double Indemnity), Matured Endowments and Annuities
1930	\$ 2,642,259,949	\$ 53,536,934	\$ 25,240,561	\$ 1,297,647,383	\$ 1,265,835,071
1931	2,905,853,076	66,272,299	27,018,033	1,589,515,345	1,223,047,399
1932	3,557,747,881	80,414,134	24,186,109	2,088,426,843	1,364,720,795
1933	3,465,224,187	89,521,034	21,733,200	2,054,036,273	1,299,933,680
1934	3,101,525,930	95,319,222	22,873,971	1,715,310,536	1,268,022,201
1935	2,908,653,202	96,656,355	21,691,081	1,450,709,696	1,339,596,070
1936	2,829,300,138	104,796,635	23,679,066	1,326,302,095	1,374,522,342
1937	2,854,771,623	120,468,528	24,499,616	1,285,329,565	1,424,473,914
1938	3,030,006,234	122,094,991	24,414,139	1,423,410,787	1,460,086,317
1939	3,107,947,049	125,555,163	23,534,742	1,397,302,321	1,561,554,823
<b>Total</b>	<b>\$30,403,289,269</b>	<b>\$954,635,295</b>	<b>\$238,870,518</b>	<b>\$15,627,990,844</b>	<b>\$13,581,792,612</b>

\*Including Death Claims, Matured Endowments, Annuities, Disability, Dividends and Surrenders, Double Indemnity.

The figures in this schedule are for companies representing approximately 98 percent of the total insurance in force.

## Prominent Payments—Continued

- George C. Lewis, New York City, executive L. Martin Co., printing ink.  
 Wm. Lilley, Merion, Pa., investment broker.  
 Harry A. Lockwood, Cincinnati, pres. Lockwood Mfg. Co., bakers' supplies.  
 Earl T. Ludlow, Longmont, Col., stockman.  
 Wm. H. Lueders, Cincinnati, judge probate court.  
 George W. Luft, New York City, executive.  
 Frederick W. Lupton, Chattanooga, capitalist.  
 Anna Lynch, Spokane.
- Frederick R. McConnell, Jacksonville, Fla., crate mfr.  
 Harry J. McCrossen, Texarkana.  
 Charles H. McGee, Leland, Miss., farming.  
 Willard E. McGregor, Newton, Mass., investment broker.  
 Dr. Menzies J. Macfarlane, Cedar City, Utah.  
 Robert A. Mackie, Bradford, Pa., merchant.  
 Samuel Manne, New York City, jobber of gloves.  
 Henry G. Manning, Little Rock, hotel executive.  
 Thomas M. Marchant, Greenville, S. C., textile executive.  
 Louis Margolis, New York City, executive.  
 Marvin E. Martin, Dallas, retired.  
 Michael J. Martin, New Rochelle, retired mfr.  
 Noros H. Martin, Wichita Falls, Tex., oil operator and banker.  
 James B. Martindale, San Antonio, pres. Martindale Mortgage Co.  
 Dr. Albert Mathieu, Portland, Ore.  
 John Pershing Maxwell, Oakland, Cal., pres. Maxwell Hardware Co.  
 Henry W. Meier, Cincinnati, retired.  
 H. Fred Mercer, Pittsburgh, attorney.  
 Robert L. Mercke, Louisville, executive Jefferson Woodworking Co.  
 Wm. B. Merrimon, Greensboro, N. C., pres. Merrimon Ins. Agcy.  
 Dr. Monroe A. Meyer, New York City.  
 Francis H. Miller, Columbus, O., electrical engineer.  
 Marguerite S. Milligan, Pittsburgh.  
 James O. Mills, Columbus, O., operator of Mills Restaurants.  
 Louis M. Monheimer, St. Louis, officer the May Co.  
 Charles J. Moore, Dallas, investments.  
 Arthur H. Morton, San Antonio, ranching & investments.  
 Earl A. Morton, Pittsburgh, vice-pres. Commonwealth Trust Co.  
 Joseph W. Moses, New Orleans, merchant.
- Max Nast, New York City, mfr. of shirts; Lustberg Nast & Co.  
 Randolph J. Nathan, Waco, Tex.  
 James Neiger, St. Paul, merchant.  
 Henry J. Niemann, Chicago, retired.  
 Rushton D. Niles, Tiffin, O., attorney.  
 John H. Noel, Nashville, real estate & hotel operator.  
 Gustavus A. Northcott, Huntington, W. Va., pres. Northcott-Tate-Hagy Co.
- Edward E. Odegard, Montclair, N. J.  
 Herman Oliphant, Annapolis, Md., gen. counsel U. S. Treasury.  
 Marcus S. Oliver, Chicago.  
 Anton T. Olsen, River Forest, Ill., executive.  
 Lester Osterman, New York City, executive.
- Augustus G. Paine, 3rd, Tucson, Ariz., executive.  
 D. Ralph Parker, High Point, N. C., secy. & treas. Alma Desk Co.  
 James C. Parker, Louisville, Ky., executive.  
 John M. Parker, St. Francisville, La., retired merchant & planter.
- Lee N. Parrish, Hamilton, O., pres. Home Federal Savings & Loan Assn.  
 Frank Passarelli, Los Angeles, executive.  
 Frederic J. Paxon, Atlanta, chrm. Davison Paxon Co., dept. store.  
 Wm. F. Payson, New York City, publisher & writer.  
 Andrew F. Pennington, Matthews, Ga., lumberman.  
 Maurice W. Periner, New York City, executive publishing company.  
 John Peterson, Grant, Mont., rancher.  
 Charles Stinson Pillsbury, Ferndale, Minn., director Pillsbury Flour Mills Co.  
 Herbert Porter, Atlanta, publisher the Atlanta "Georgian" & "Sunday American."  
 Ernest A. Powell, Bartlett, Tenn., vice-pres. coopeage company.  
 Frank E. Powell, Columbus, O., lumber dealer.  
 Harold I. Pratt, Glen Cove, N. Y., banker.
- Wm. J. Quigley, New Rochelle, N. Y., pres. Howe Sound Co.
- Blanche E. Rainwater, Pensacola, Fla., executive.  
 Zeiber W. Ranck, Middletown, O., pres. the Crystal Tissue Co.  
 Allen G. Randall, Los Angeles.  
 Joseph J. Rapf, Los Angeles, mgr. M. G. M. studio wardrobe.  
 Fred August Rathje, Chicago, attorney.  
 George L. Rice, Chicago, retired executive International Harvester Co.  
 J. Charles Rietz, Columbus, O., vice-pres. Midland Mutual Life.  
 Henry P. Rines, Cape Elizabeth, Me., hotel operator.  
 John Rissman, Chicago, mfr.  
 Millard M. Robertson, Omaha, pres. Evans Laundry & Zoric dry cleaners.  
 Wm. F. Robertson, Cincinnati, retired.  
 Alice B. Robinson, Kenton, O.  
 Robert L. Robinson, Omaha, retired.  
 Julius A. Roesch, Jr., Chicago, pres. Steel Sales Co.  
 Louis Rorimer, Cleveland, pres. Rorimer-Brooks Co.  
 Ludolf Rosenheim, Deal, N. J., banker.  
 Curt N. Rosenthal, Los Angeles.  
 Harry M. Ross, Indianapolis, executive.  
 Joseph Royle, Ossining, N. Y., vice-pres. Hudson Wire Co.  
 Louis Rubenstein, Minneapolis, theatre owner.
- Charles E. Salsbery, Kansas City, Mo., vice-pres. Jensen Salsbery Laboratories, Inc.  
 Walter J. Samisch, Leavenworth, Kan., meat packer.  
 Andrew F. Samms, Winston-Salem, N. C., atty. & chain theatre owner.  
 Joseph Samuels, Providence, R. I., merchant.  
 Henry H. Sauers, Seattle, branch office manager Bankers Life, Ia.  
 Dr. Claude M. Scarborough, Chicago Heights, Ill.  
 Abraham Schiff, New York City, realtor.  
 Albert F. L. Schmidt, Webster Groves, Mo., executive.  
 Ernst H. Schultz, St. Louis.  
 Percival F. Schumacher, Los Angeles, retired.  
 Raymond J. Sheehan, Tulsa, Okla., pipeline contractor.  
 John Q. Sherman, Dayton, O., pres. Standard Register Co.  
 Rufus A. Shore, Winston-Salem, N. C., pres. Standard Bldg. & Loan Assn.  
 Louis B. Siegel, Little Rock, Ark., pres. Louis B. Siegel, Inc., iron dealers.  
 Isaac Simons, New York City, retired.  
 Harry A. Smith, Newark, N. J., executive.  
 Walter L. Small, Elizabeth City, N. C., retired judge.  
 Cloyd H. Smith, Sioux City, Ia.
- Victor B. Smith, Omaha, vice-pres. Omaha Natl. Bank.  
 John Y. Snyder, Shreveport, La., geologist.  
 George W. Solomon, Springfield, Ill., coal mine executive.  
 Isaac Fred Solomon, Montgomery, Ala., pres. Solomon Bros. Co., dry goods.  
 Leo Stander, Cincinnati, retired executive tank co.  
 Frank W. Stearns, Boston, Mass., board chrm. R. H. Stearns Co., dry goods.  
 Frank M. Steiner, Minneapolis, pres. American Linen Co.  
 Frederick W. Steiwer, Washington, D. C., U. S. Senator.  
 Dan V. Stephens, Fremont, Neb., banker.  
 Ray B. Stevens, Minneapolis, pres. Wholesale Grocery Co.  
 Harry H. Stiles, Jackson, Mich., pres. Jackson Corset Co.  
 Myron C. Stockbridge, Shreveport, La., cotton oil dealer.  
 Albert C. Strait, Hartford City, Ind., mgr. overhead Door Corp.  
 Oscar R. Strauss, Atlanta, mgr. Rich's, Inc., dept. store.  
 Dr. Charles W. Streamer, Pueblo, Col.  
 Samuel Stroock, New York City, vice-pres. Stroock & Wittenberg, importers.
- LeForest R. Tabor, Haverhill, Mass., shoe mfr.  
 Tom Tarwater, Harriman, Tenn.  
 James B. Tate, Mt. Lebanon, Pa.  
 Anthony A. Taormina, Donna, Tex., vice-pres. Taormina Corp.  
 Charles B. Team, Ft. Worth, Tex., cattle dealer.  
 James Thompson, New York City, construction engineer.  
 Wm. E. Thoms, Waterbury, Conn., attorney.  
 Alexander Thomson, Cincinnati, chrm. Champion Paper & Fibre Co.  
 Alfred E. Tisdale, Sumter, S. C., fertilizer mfr.  
 Willard G. Turner, Jr., Muskegon, Mich., attorney.  
 Harvey A. Tutewiler, Indianapolis, contractor.
- David E. Uhl, Grand Rapids, Mich., furniture mfr.  
 Clarence A. Usher, Chicago, heating contractor.
- Dr. George L. Vieweg, Wheeling.  
 Theodore Von Gerichten, Columbus, O.  
 Robert Von Moschzisker, Philadelphia, attorney.  
 Alden H. Vose, Westport, Conn., cotton broker.
- Gerald J. Wagner, Grand Rapids, Mich., consulting engineer.  
 Wallace D. Walker, Meadville, Pa., pres. Talon, Inc.  
 Wm. Walker, Shields, Pa.  
 Marlie Wallace, San Angelo, Tex. & Paducah, Ky., former automobile dealer.  
 Henry M. Ward, Locust Valley, L. I., N. Y., retired.  
 David B. Warwick, Summit, N. J., securities broker.  
 Abbott M. Washburn, Minneapolis, vce-pres. & genl. counsel of bank.  
 John S. Watts, East Orange, N. J., mechanical engineer.  
 Spencer F. Weaver, New York City, builder & real estate operator.  
 Chas. H. Weber, Pittsburgh, pres. lumber company.  
 Walter A. Wessel, Nebraska City, Neb., merchant.  
 Elroy H. Westbrook, Billings, Mont., banker.  
 Gwin A. Whitney, Duluth, pres. Whitney Corp., coal.  
 James O. Whittington, San Antonio, investments.  
 Charles W. Williams, Schenectady, N. Y., grocer.  
 Edward H. Williams, Birmingham, partner Rail & Locomotive Co.  
 Samuel Davis Wilson, Philadelphia, mayor of Philadelphia.  
 Henry A. Wise Wood, New York City, chairman Wood Newspaper Machinery Corp.  
 Robert B. Woolfolk, Orlando, Fla., vice-pres. American Fruit Growers.  
 Martin Wortmann, New York City, pres. Ludwig Bau-mann Dept. Store.



# CITIES RANKED BY STATES

ALABAMA	DELAWARE	Dubuque	420,000	Ashland	440,000	Bangor	400,000	Saginaw	1,040,000
Birmingham.....\$3,135,000	Wilmington.....\$1,550,000	Mason City.....361,000	Owensboro.....410,000	Newport.....314,000	Augusta.....315,000	Auburn.....280,000		Lansing.....925,000	
Mobile.....1,120,000	Dover.....235,000	Ottumwa.....355,000	Newport.....314,000	Frankfort.....217,000				Jackson.....971,000	
Montgomery.....980,000	New Castle.....98,000	Keokuk.....290,000		Hopkinsville.....215,000				Kalamazoo.....926,000	
Tuscaloosa.....341,000	Milford.....84,000	Cedar Falls.....287,000		Bowling Green.....186,000				Bay City.....754,000	
Selma.....322,000	Smyrna.....67,000	Iowa City.....281,000		Henderson.....175,000				Pontiac.....717,000	
Gadsden.....255,000		Fort Dodge.....266,000		Maysville.....166,000				Highland Park.....546,000	
Dothan.....246,000		Oskaloosa.....245,000		Cynthiana.....156,000	Baltimore.....\$17,260,000			Battle Creek.....510,000	
Bessemer.....235,000		Muscataine.....215,000		Elizabethtown.....137,000	Cumberland.....585,000			Ann Arbor.....432,000	
Anniston.....230,000		Ames.....180,000		Fulton.....136,000	Hagerstown.....497,000			Monroe.....411,000	
Fairfield.....196,000		Clinton.....175,000		Port Thomas.....93,000	Chevy Chase.....369,000			Muskegon.....356,000	
Huntsville.....191,000		Marshalltown.....167,000		Pikeville.....94,000	Salisbury.....284,000			Dearborn.....315,000	
Huntsville.....191,000		Fort Madison.....148,000		Corbin.....73,000	Frederick.....125,000			Royal Oak.....287,000	
Decatur.....160,000				Princeton.....70,000	Annapolis.....190,000			Port Huron.....286,000	
Andalusia.....118,000				Franklin.....59,000				Marquette.....205,000	
Ensley.....107,000								Holland.....189,000	
Guntersville.....88,000								Birmingham.....166,000	
Sheffield.....77,000									
Demopolis.....68,000									
Troy.....64,000									
Albertville.....62,000									
Florence.....61,000									
ARIZONA	FLORIDA	KANSAS	LOUISIANA	MASSACHUSETTS	MINNESOTA				
Phoenix.....\$624,000	Jacksonville.....\$1,650,000	Wichita.....\$2,665,000	New Orleans.....\$10,140,000	Boston.....\$19,765,000	Minneapolis.....\$15,735,000				
Tucson.....510,000	Miami.....1,580,000	Topeka.....1,270,000	Shreveport.....1,268,000	Brookline.....2,840,000	St. Paul.....7,520,000				
Miami.....89,000	Miami Beach.....1,580,000	Kansas City.....1,066,000	Baton Rouge.....678,000	Springfield.....2,710,000	Duluth.....1,583,000				
Nogales.....78,000	Tampa.....925,000	Hutchinson.....461,000		Worcester.....1,815,000	Rochester.....447,000				
Bisbee.....76,000	Orlando.....780,000	Leavenworth.....420,000		Newton.....1,430,000	Winona.....296,000				
Globe.....72,000	Saint Petersburg.....610,000	Newton.....352,000			St. Cloud.....240,000				
Douglas.....54,000	Pensacola.....578,000				Albert Lea.....223,000				
Prescott.....42,000	Daytona Beach.....395,000				Austin.....196,000				
Flagstaff.....40,000	Quincy.....268,000				Faribault.....175,000				
Glendale.....31,000	West Palm Beach.....259,000				Mankato.....152,000				
	Gainesville.....185,000				Virginia.....145,000				
	Winter Haven.....175,000				Owatonna.....144,000				
	Coral Gables.....171,000				Hibbing.....125,000				
	Lakeland.....160,000				Brainerd.....96,000				
	Fort Lauderdale.....137,000				Red Wing.....96,000				
	Tallahassee.....116,000				Crookston.....84,000				
	Palm Beach.....115,000				Northfield.....84,000				
	Tarpon Springs.....74,000				Wabasha.....79,000				
	Palmetto.....66,000				Moorhead.....78,000				
	Fort Pierce.....66,000				Thief River Falls.....77,000				
ARKANSAS	GEORGIA								
Little Rock.....\$1,785,000	Atlanta.....\$11,480,000								
Hot Springs.....390,000	Savannah.....1,187,000								
Pine Bluff.....345,000	Augusta.....1,060,000								
El Dorado.....296,000	Macon.....834,000								
Fort Smith.....260,000	Columbus.....588,000								
Jonesboro.....194,000	Rome.....390,000								
Fayetteville.....178,000	Albany.....258,000								
North Little Rock.....171,000	Moultrie.....178,000								
Texarkana.....133,000	Washington.....151,000								
Helena.....114,000	Griffin.....148,000								
Stuttgart.....96,000	Thomasville.....145,000								
Paragould.....95,000	Valdosta.....137,000								
DeWitt.....85,000	Waycross.....125,000								
England.....83,000	Dublin.....120,000								
Conway.....81,000	Decatur.....115,000								
Blytheville.....76,000	Millen.....97,000								
Morrilton.....66,000	Dawson.....80,000								
Forrest City.....55,000	Americus.....77,000								
Lake Village.....48,000	Cuthbert.....76,000								
Fordyce.....42,000	Monroe.....66,000								
CALIFORNIA	IDAHO								
Los Angeles.....\$25,460,000	Boise.....\$324,000								
San Francisco.....17,330,000	Idaho Falls.....157,000								
Oakland.....3,120,000	Twin Falls.....133,000								
San Diego.....1,811,000	Pocatello.....114,000								
Sacramento.....1,660,000	Caldwell.....96,000								
Long Beach.....1,525,000	Lewiston.....93,000								
Beverly Hills.....1,480,000	Moscow.....88,000								
Pasadena.....1,245,000	Nampa.....61,000								
Berkeley.....1,165,000	Saint Maries.....52,000								
Glendale.....935,000									
Hollywood.....933,000									
Fresno.....775,000									
Stockton.....570,000									
San Jose.....505,000									
Alameda.....488,000									
Huntington Park.....417,000									
Santa Barbara.....398,000									
San Pedro.....366,000									
San Bernardino.....356,000									
Piedmont.....336,000									
COLORADO	ILLINOIS								
Denver.....\$7,240,000	Chicago.....\$103,460,000								
Colorado Springs.....535,000	Evanston.....2,870,000								
Pueblo.....483,000	Peoria.....2,335,000								
Longmont.....240,000	Springfield.....1,885,000								
Fort Collins.....197,000	Oak Park.....1,480,000								
Boulder.....183,000	Wilmette.....1,175,000								
Trinidad.....116,000	Rockford.....1,145,000								
Greeley.....106,000	East St. Louis.....1,055,000								
Julesburg.....78,000	Elgin.....977,000								
Loveland.....64,000	Aurora.....880,000								
La Junta.....56,000	Joliet.....833,000								
Fort Morgan.....53,000	River Forest.....810,000								
Canon City.....52,000	Bloomington.....787,000								
Englewood.....50,000	La Grange.....748,000								
Grand Junction.....49,000	Decatur.....740,000								
Montrose.....48,000	Highland Park.....690,000								
Sterling.....46,000	Danville.....665,000								
Alamosa.....43,000	Moline.....638,000								
Durango.....42,000	Rock Island.....620,000								
Salida.....36,000	Alton.....485,000								
CONNECTICUT	INDIANA								
Hartford.....\$2,415,000	Indianapolis.....\$14,650,000								
New Haven.....2,389,000	Fort Wayne.....2,250,000								
Bridgeport.....1,900,000	Evansville.....2,170,000								
Waterbury.....1,317,000	South Bend.....1,860,000								
West Hartford.....990,000	Gary.....1,195,000								
Stamford.....976,000	Terre Haute.....990,000								
New Britain.....870,000	Muncie.....921,000								
Greenwich.....866,000	Hammond.....647,000								
Meriden.....866,000	Anderson.....636,000								
Torrington.....631,000	LaFayette.....460,000								
Norwalk.....525,000	East Chicago.....425,000								
New London.....510,000	Kokomo.....388,000								
Bristol.....475,000	Marion.....386,000								
Middletown.....448,000	Vincennes.....355,000								
Danbury.....330,000	Elkhart.....341,000								
Norwich.....310,000	New Albany.....334,000								
Ansonia.....296,000	Richmond.....318,000								
West Haven.....285,000	Bloomington.....314,000								
Stratford.....258,000	Bedford.....265,000								
Fairfield.....247,000	Logansport.....260,000								
DELAWARE	IOWA								
	Des Moines.....\$2,935,000								
	Sioux City.....1,470,000								
	Davenport.....1,130,000								
	Cedar Rapids.....969,000								
	Council Bluffs.....945,000								
	Waterloo.....580,000								
	Burlington.....512,000								
FLORIDA	KENTUCKY								
	Louisville.....\$7,940,000								
	Covington.....980,000								
	Lexington.....960,000								
	Paducah.....616,000								
GEORGIA	MAINE								

## Cities Ranked—Continued

## NEW HAMPSHIRE

Manchester	\$984,000
Concord	362,000
Nashua	318,000
Portsmouth	280,000
Berlin	264,000

## NEW JERSEY

Newark	\$9,860,000
Jersey City	4,920,000
Atlantic City	2,565,000
Trenton	1,985,000
Paterson	1,818,000
East Orange	1,770,000
Camden	1,636,000
Deal	1,600,000
Elizabeth	1,375,000
Montclair	1,256,000
Passaic	910,000
Hoboken	870,000
Orange	690,000
New Brunswick	685,000
South Orange	616,000
Upper Montclair	614,000
Summit	573,000
Westfield	544,000
Irvington	516,000
West Orange	514,000

## NEW MEXICO

Albuquerque	\$426,000
Las Cruces	76,000
Roswell	74,000
Santa Fe	62,000
Gallup	52,000
Beau	48,000

## NEW YORK

New York City	\$156,450,000
Brooklyn	31,700,000
Buffalo	16,730,000
Rochester	8,850,000
Syracuse	4,775,000
Albany	3,512,000
New Rochelle	2,570,000
Bronx	2,240,000
Yonkers	2,185,000
Utica	1,761,000
Binghamton	1,750,000
Schenectady	1,735,000
Troy	1,635,000
Mount Vernon	1,360,000
Flushing	1,350,000
Scarsdale	1,280,000
Long Island City	1,075,000
Jamaica	984,000
Bronxville	948,000
Jamestown	940,000

## NORTH CAROLINA

Winston-Salem	\$1,865,000
Charlotte	1,626,000
Durham	1,288,000
Greensboro	946,000
Raleigh	895,000
Wilmington	617,000
Asheville	596,000
High Point	454,000
Wilson	415,000
Fayetteville	327,000
Rocky Mount	309,000
Kinston	192,000
Goldensboro	181,000
Salisbury	180,000
Lexington	170,000
Elizabeth City	160,000
Washington	146,000
Gastonia	122,000
Shelby	93,000
Burlington	87,000

## NORTH DAKOTA

Fargo	\$631,000
Grand Forks	286,000
Bismarck	125,000
Minot	124,000
Valley City	110,000
Jamestown	78,000
Devils Lake	47,000
Langdon	40,000
Mandan	35,000
Wahpeton	33,000
Williston	30,000
Grafton	29,000

## OHIO

Cleveland	\$22,150,000
Cincinnati	18,980,000
Columbus	8,660,000
Toledo	7,830,000
Dayton	6,315,000
Akron	4,867,000
Youngstown	2,266,000
Canton	1,848,000
Cleveland Heights	1,165,000
Lakewood	1,140,000
Springfield	985,000
Palmsville	973,000
Middletown	915,000
Hamilton	877,000
Norwood	838,000
Lima	816,000
Zanesville	763,000
Shaker Heights	727,000
Portsmouth	616,000
Steubenville	461,000

## HOW THE \$3,107,947,049 IN LIFE INSURANCE PAYMENTS IN 1939 WERE DISTRIBUTED

PREMIUMS  
SAVINGS  
(DIVIDENDS)  
AND CASH  
SURRENDER  
VALUES

44.96%

44.96%

35.18%

35.18%

DEATH CLAIMS

MATURED  
ENDOWMENTS  
and ANNUITIES40.4%  
DISABILITY CLAIMS.76%  
ACCIDENTAL DEATH

INSURED

64.06%

BENEFICIARIES

35.94%

## OKLAHOMA

Oklahoma City	\$3,144,000
Tulsa	2,920,000
Bartlesville	422,000
Shawnee	248,000
Muskogee	238,000
Ardmore	230,000
Ponca City	196,000
Okmulgee	175,000
Enid	169,000
Chickasha	135,000
Norman	95,000
Ada	94,000
Lawton	88,000
Duncan	87,000
Seminole	85,000
Sapulpa	80,000
Clinton	69,000
Wewoka	68,000
Blackwell	66,000
Kingfisher	60,000

## OREGON

Portland	\$5,723,000
Salem	267,000
Eugene	191,000
Klamath Falls	165,000
Medford	147,000
Pendleton	70,000
Corvallis	68,000
Baker	56,000
La Grande	51,000
Bend	49,000
Oregon City	45,000
The Dalles	40,000
Hillsboro	39,000
McMinnville	38,000

## PENNSYLVANIA

Philadelphia	\$39,150,000
Pittsburgh	31,545,000
Scranton	3,360,000
Allentown	1,658,000
York	1,625,000
Harrisburg	1,617,000
Reading	1,437,000
Erie	1,416,000
Wilkes-Barre	1,315,000
Williamsport	990,000
Johnstown	989,000
Lancaster	960,000
Merion	766,000
Altoona	688,000
McKeesport	662,000
Bethlehem	625,000
Upper Darby	517,000
Bradford	474,000
Chester	450,000
Ardmore	416,000

## RHODE ISLAND

Providence	\$6,895,000
Pawtucket	1,125,000
Woonsocket	967,000
Cranston	640,000
Central Falls	352,000

East Providence	345,000
Newport	340,000
Warwick	338,000

## SOUTH CAROLINA

Columbia	\$995,000
Charleston	980,000
Greenville	817,000
Spartanburg	747,000
Florence	310,000
Anderson	255,000
Greenwood	254,000
Sumter	244,000
Rock Hill	191,000
Orangeburg	146,000

Gaffney	88,000
Walterboro	71,000
Hartsville	62,000
Lancaster	53,000
Timmons	50,000

## SOUTH DAKOTA

Sioux Falls	\$468,000
Watertown	205,000
Aberdeen	196,000
Redfield	115,000
Huron	105,000
Rapid City	98,000
Brookings	92,000
Mitchell	79,000

## TENNESSEE

Memphis	\$6,690,000
Nashville	5,810,000
Chattanooga	2,148,000
Knoxville	1,671,000
Johnson City	349,000
Jackson	283,000
Clarksville	245,000
Winchester	225,000
Murfreesboro	146,000
Bristol	115,000
Columbia	98,000

Pierre	74,000
Vermillion	57,000

Franklin	\$1,000
Kingsport	79,000
Humboldt	77,000
Maryville	69,000
Dyersburg	66,000
Lebanon	60,000
Brownsville	57,000
Paris	55,000
Newport	52,000

## TEXAS

Houston	\$6,259,000
San Antonio	5,830,000
Dallas	4,858,000
Fort Worth	3,170,000
Waco	1,548,000
El Paso	1,477,000
Wichita Falls	1,166,000
Beaumont	857,000
Austin	812,000
Galveston	780,000
Corpus Christi	692,000
Amarillo	626,000
Corsicana	439,000
Port Arthur	355,000
San Angelo	343,000
Abilene	330,000
Tyler	319,000
Texarkana	301,000
Paris	273,000
Lubbock	251,000

## UTAH

Salt Lake City	\$1,715,000
Ogden	285,000
Provo	73,000
Logan	52,000

## VERMONT

Burlington	\$391,000
Barre	274,000
Rutland	265,000
Brattleboro	246,000
Montpelier	240,000

## VIRGINIA

Richmond	\$4,827,000
Norfolk	1,982,000
Roanoke	1,340,000
Portsmouth	898,000
Lynchburg	755,000
Danville	649,000
Newport News	480,000
Suffolk	396,000
Petersburg	352,000
Alexandria	333,000
Winchester	194,000
Staunton	163,000
Charlottesville	141,000
Hopewell	95,000
Hampton	88,000

## WASHINGTON

Seattle	\$6,898,000
Spokane	1,963,000
Tacoma	1,292,000
Yakima	431,000
Bellingham	287,000
Aberdeen	241,000
Everett	217,000
Walla Walla	161,000
Olympia	160,000
Wenatchee	130,000
Vancouver	92,000
Ellensburg	56,000
Pasco	52,000
Houliam	50,000
Longview	48,000

## WEST VIRGINIA

Huntington	\$1,830,000
Charleston	1,795,000
Wheeling	1,267,000
Clarksburg	387,000
Fairmont	288,000
Parkersburg	274,000
Morgantown	242,000
Beckley	156,000
Bluefield	117,000
Oak Hill	114,000
Moundsville	105,000
Elkins	86,000
Martinsburg	73,000
Williamson	56,000
New Martinsville	35,000

## WISCONSIN

Milwaukee	\$14,868,000
Madison	1,336,000
LaCrosse	762,000
Racine	682,000
Green Bay	615,000
Appleton	599,000
Oshkosh	598,000
Wausau	559,000
Shorewood	510,000
Eau Claire	466,000
Sheboygan	417,000
Wauwatosa	415,000
Fond du Lac	388,000
Kenosha	344,000
Superior	322,000
Manitowoc	285,000
Marinette	246,000
Waukesha	210,000
Beloit	206,000
West Allis	196,000

## WYOMING

Hanna	\$260,000
Cheyenne	183,000
Casper	154,000
Laramie	115,000
Sheridan	94,000
Lovell	55,000
Torrington	32,000
Greybull	27,000
Wheatland	26,000
Lander	22,000

## To Use C. R. Walgreen's Life Insurance Money for Pension Fund

In a letter to stockholders of the Walgreen Company, Chicago drug chain, C. R. Walgreen, Jr., president, and Justin W. Dart, general manager, stated that the company was beneficiary on \$466,632 insurance on the life of Charles R. Walgreen, founder of the company, who died last December. Inasmuch as the insurance money, in a purely financial sense is a windfall to the company, it was excluded from the earnings of the period and will be held in the reserve account with the recommendation that it be used to inaugurate a retirement income plan for employees.

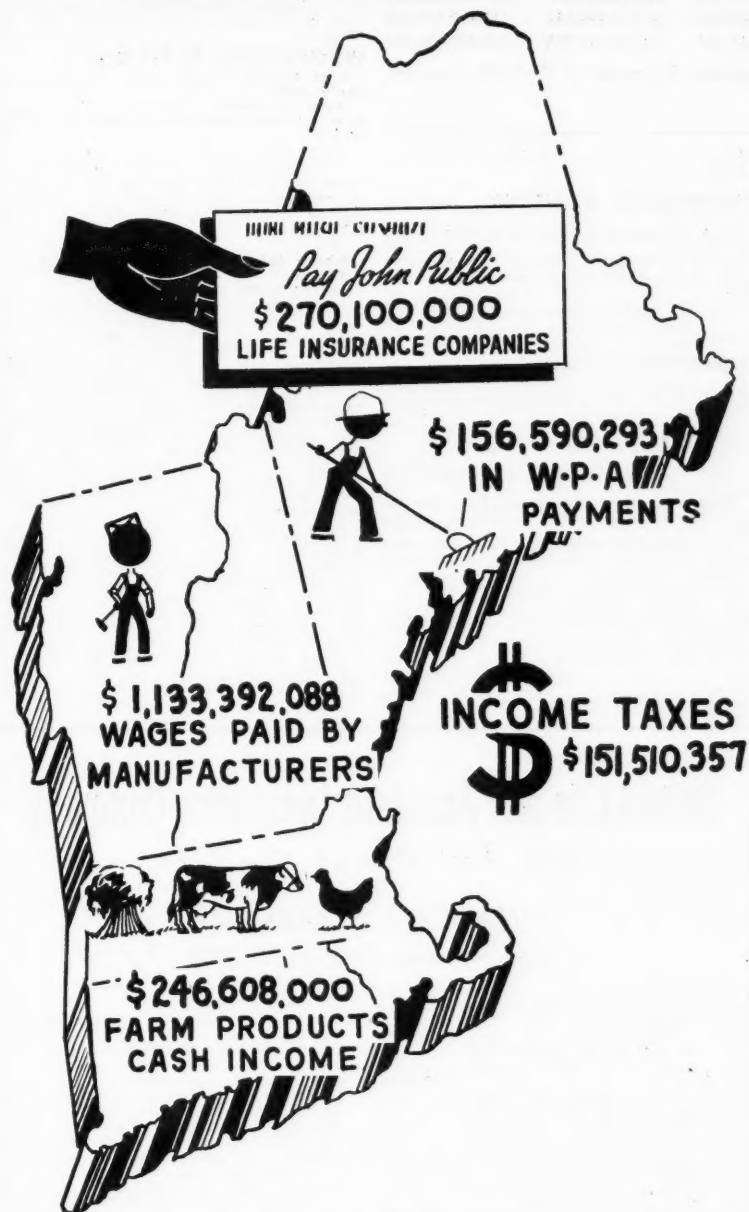
"In a business of our type," the letter stated, "there are many cases where employees should retire before 65, when the federal social security payments begin. Efficiency cannot be maintained if our older personnel cannot keep up the pace demanded by our customers. Employee morale cannot be maintained if those who have slowed down after giving the company long years of service are simply turned adrift. To start such a retirement plan, initial company contributions are necessary to provide for those who have already been in service for many years and are above the average age."

This is an outstanding example of the value of business insurance. Where it is not needed to meet current demands, it can be used to strengthen the company's position by investing it in personnel retirement plans—a wise and laudable purpose.



# PAYMENTS BY STATES

## NEW ENGLAND PAYMENTS IN 1939



### MAINE

Total Payments	\$15,900,000
Rank in Payments	35th
Rank in Population	35th
Payments Per Capita	\$18.57

Largest Company Domiciled in State: Union Mutual Life of Portland.

Ordinary life insurance in force \$428,218,000 on 226,451 policies or \$500 per capita. Average size of policy in force \$1,891, average new policy sold in 1939 \$1,555.

The \$15,900,000 in life insurance money paid to the residents of Maine in 1939 exceeded the \$6,323,989 in W. P. A. payments in the state for the fiscal year, was

over eight times the \$1,929,295 in P. W. A. grants, and seven times the federal agricultural adjustment program payments of \$2,203,816, and six times the \$2,713,733 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contributions to the economic security of the state. Life insurance payments were

Names in each town are only a partial list of claims paid during 1939.

nearly twice the \$9,617,492 federal income taxes collected in Maine, over one-fifth of the \$72,263,133 in wages paid by manufacturers in the state and about one-third of the \$51,320,000 cash income from farm products.

### PORTLAND—\$1,827,000

Life insurance payments averaged \$105 per family.

They represent 41 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume.

Over a 22 year period life insurance payments equal the total savings bank deposits in the city.

Over 115 Ordinary Claims

Over 143 Industrial Claims—\$32,300

Frank DeCosta, Wm. Flaherty (druggist), Harry Greely, Harry Jacobson (retired), Paul Laguerre, Arthur Rosnick (merchant), Dora Rudstein, Walter Spring (consulting engineer), 1 coal co. executive, 1 mercant.

### OTHER MAINE TOWNS—\$3,720,000

(Partial List)

•Auburn: 1 chauffeur.—Augusta: H. Johnson (ins.), •Bangor: A. Snow (brewer).—Bowdoinham: H. Whitney.—Brunswick: A. Adams. •Calais: 1 retired merchant.—Cape Elizabeth: H. Rines (hotel operator).—Cherryfield: C. Randall.—Clinton: L. Gibson (road supvr.). •Dexter: C. Hutchinson. •Franklin: W. Billings.—Fryeburg: C. Pike (elec. engineer). •Hallowell: Ernest Currier, Josephine Small.—Hancock: A. Robbins (retired).—Hanover: J. Hayford.—Hartland: P. Converse (deputy U. S. marshal), 1 retired store proprietor.—Houlton: E. Donovan, 1 R. R. employee. •Livermore Falls: W. Hinds. •Millinocket: 1 merchant. •Readfield: F. Perkins. •Skowhegan: R. Att-

wood (bond salesman).—South Berwick: F. England.—South Portland: Catherine Barry. •Thorndike: F. Hogan. •Waterville: 1 serviceman.—Winterport: H. Freeman.—Woodland: J. Larkin.—Woodstock: S. Ring (plumber).

### VERMONT

Total Payments	\$8,400,000
Rank in Payments	39th
Rank in Population	46th
Payments Per Capita	\$21.93

Ordinary life insurance in force \$213,730,000 on 116,158 policies or \$558 per capita. Average size of policy in force \$1,840, average new policy sold in 1939 \$1,429.

The \$8,400,000 in life insurance money paid to residents of Vermont in 1939 exceeded the \$4,500,730 in W.P.A. payments in the state for the fiscal year, was about eight times the \$1,081,890 in P.W.A. grants, eight times the federal agricultural adjustment program payments of \$1,021,203, and nearly ten times the \$877,872 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were four times the \$2,096,612 federal income taxes collected in Vermont over one-third of the \$24,614,697 in wages paid by manufacturers in the state, and over one-

## CHARACTER . . .

Union Mutual Life Insurance Company, one of the oldest Mutual Companies in the United States, has been developing a heritage of strength and security since 1848.

Capable direction and sound management characterize ninety-two years of enduring growth.

LIFE ACCIDENT and HEALTH

**UNION MUTUAL**  
LIFE INSURANCE COMPANY  
PORTLAND, MAINE

## Vermont—Continued

fifth of the \$40,106,000 cash income from farm products.

(For towns with fewer claims see end of list)

**BARRY—\$274,000**  
Oswaldo Cabrin, George Crichton, Alexander Rennie.

**BURLINGTON—\$391,000**

Life insurance payments averaged \$15.90 per capita.

They represent 24 percent of the wages paid by manufacturers operating in the city.

•Beebe Plain: 1 electrician.—Burlington: Anne Connelly (merchant), Arthur Tiffany, Over 102 Industrial Claims—\$25,689. •Colchester: Chester Button.

**OTHER VERMONT TOWNS—\$1,330,000 (Partial List)**

•Fletcher: Oscar Kinsley. •Hydeville: Harold Brown. •Richmond: Wm. Tietz. •Rutland: Catherine Mahoney, Amie Menard. •Sheffield: Fred Miles. •Simpsons: 1 physician. •West Pawlet: Camillus Folger. •Winooski: Mabel Thompson.

## Total Life Insurance in Force

(Figures are for Dec. 31 of each year)

	Ordinary	Group	Industrial	Total
1930	\$84,991,109.856	\$10,547,446.611	\$18,129,175.361	\$113,667,731.828
1931	85,866,786.804	10,567,761.340	18,162,181.579	114,596,729.723
1932	81,502,444.614	9,624,161.528	17,164,151.672	108,290,757.814
1933	76,835,071.336	9,372,525.893	17,011,522.649	103,219,119.878
1934	76,842,949.414	10,135,729.836	17,468,024.243	104,446,703.493
1935	77,526,990.614	11,186,905.419	17,923,071.611	106,636,967.644
1936	79,420,661.940	12,075,822.023	19,234,347.644	110,730,831.607
1937	83,022,205.288	13,634,074.411	20,682,044.343	117,338,324.042
1938	84,141,625.963	13,554,388.159	21,133,289.542	118,829,303.664
1939	86,027,627.386	14,827,545.217	21,352,327.065	122,207,499.668

Figures are for companies with approximately 98 percent of the total insurance in force.

**SPRINGFIELD—\$2,710,000**

Life insurance payments averaged \$71 per family.

They represent 11 percent of the wages paid by manufacturers operating in the city.

Over a 28 year period life insurance payments equal the total savings bank deposits in the city.

Over 73 Ordinary Claims

Over 725 Industrial Claims—\$215,530  
Blanche Babcock, Andrew Banas, John Brand, Abraham Penn; 1 pattern maker.

**WATERBURY—\$475,000**

Ralph Parker (finance co. supvr.), Bertram Purchase, Ned Webber (clergyman); 1 retired.

**WINCHESTER—\$386,000**

Arthur Abbott (electrical engineer), Wm. Bowe (merchant), Wm. Hill (retired chemist).

**WORCESTER—\$1,815,000**

Life insurance payments averaged \$40 per family.

They represent 4 percent of the wages paid by manufacturers operating in the city.

Over 550 Industrial Claims—\$140,200

Chester Bavis (att.), Mary Boothroyd, Chas. Jordan, Wm. Marble (machine co. executive), Carl Nelson (optometrist), Albert Racine (machine designer), Gerald Rhodes (mfr.), Wm. Verner; 1 wheelwright.

**OTHER MASSACHUSETTS TOWNS—\$13,470,000 (Partial List)**

•Adams: Judith Johnson.—Allston: Investor.—Arlington Heights: J. MacDonald.—Ayer: C. Talbert. •Bedford: P. Webber (retired).—Belmont: T. Gilmer, J. Knowlton (retired merchant).—Bernardston: J. Randropp (sea captain).—Beverly: F. Lamasney (mgr.).—Boxton: W. Cavanagh (retired), F. Coombs.—Brookfield: H. Frazier. •Canton: Anna Caponio.—Chelsea: Margherit Sarni.—Chicopee: S. Jorczak.—Chicopee Falls: Zofia Kogut, P. Wilkins.—Cotuit: C. Beck (pres. seed co.), 1 chauffeur.—Cummington: H. Streeter. •Duxbury: K. Luttrupp (dentist). •Easthampton: E. Horne.—Everett: A. Siegel. •Fayville: Andrew Mitchell.—Fort Devins: D. Elliott.—Franklin: J. Geb. •Gardner: 1 mgr., 1 purchasing agt.—Georgetown: G. Lovelace.—Greenfield: Undertaker. •Hatfield: H. Ranney.—Haverhill: L. Tabor (shoe mfr.), R. Wright (newspaper publisher). Over 294 Industrial Claims—\$72,493.—Hyde Park: R. Cairns. •Indian Orchard: Anna Melnik, 1 pattern maker. •Lawrence: Mary Hazardarian, J. Fitzpatrick (retired). Over 691 Industrial Claims—\$164,557.—Leicester: J.

(CONTINUED ON NEXT PAGE)

## NEW HAMPSHIRE

Total Payments	\$10,100,000
Rank in Payments	38th
Rank in Population	42nd
Payments Per Capita	\$20.00
Largest Company Domiciled in State: United Life & Accident of Concord.	

Ordinary Life insurance in force \$302,603,000 on 157,115 policies or \$593 per capita. Average size of policy in force \$1,926, average new policy sold in 1939 \$1,595.

The \$10,100,000 in life insurance money paid to residents of New Hampshire in 1939 exceeded the \$7,020,575 in W.P.A. payments in the state for the fiscal year, was five times the \$2,013,228 in P.W.A. grants, twenty-five times the federal agricultural adjustment program payments of \$414,262, and ten times the \$1,104,915 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over twice the \$4,317,729 federal income tax collected in New Hampshire, over one-sixth of the \$55,234,545 in wages paid by manufacturers in the state and one-half of the \$20,534,000 cash income from farm products.

**MANCHESTER—\$984,000**

Life insurance payments averaged \$53 per family.

They represent 10 percent of the wages paid by manufacturers operating in the city.

Over 216 Industrial Claims—\$52,128  
Edward Chase (furniture dealer), Ben Garland, Henry Lambe, Dame Pellerin, Charles Rodawig, John Southmayd, Mary Sweeney, Sarah Woolf. 1 fireman, 1 physician.

**OTHER NEW HAMPSHIRE TOWNS—\$1,410,000 (Partial List)**

•Antrim: Wyman Flint.—Ashland: George Gingras (retired). •Berlin: Joseph Bell (retired), H. Gessner.—Boscawen: Earl Hoover. •Concord: Fred Demond (att.). Over 101 Industrial Claims—\$25,251. •Danbury: Charles Martin (retired).—Dover: George Lord. •Franklin: Fred Dane.—Farmington: Charles Floyd. •Hampton Falls: Chas. Avins.—Hooksett: Oscar Thiem (fireman). •Keene: Herman Holdridge (retired). •Lebanon: Ross Freeman (supt. of bldgs.). •Nashua: 1 executive, 1 contractor. •Plainfield: Albin Lang.

erley Vail, Chesley Weddleton; 1 merchant.

**CAMBRIDGE—\$1,375,000**

Life insurance payments averaged \$50 per family.

They represent 7 percent of the wages paid by manufacturers operating in the city.

Over 777 Industrial Claims—\$184,200  
Chas. Kent (Spec. Agt. N. Eng. Tel. Co.), James Ward; 1 merchant.

**DORCHESTER—\$445,000**

Joseph Campbell (retired att.), Joseph Goggin, Joseph Manning (dentist); 1 merchant, 1 retired.

**LYNN—\$1,280,000**

Life insurance payments averaged \$50 per family.

They represent 6 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 21 year period equal the city's annual retail trade volume.

Over 383 Industrial Claims—\$87,300  
Henry Cogan, Chas. Leighton (att.), Nashame Shapiro, Chester Strout.

**NEWTON—\$1,430,000**

Fred Drisko (retired), Frank Houlihan (furniture dealer), Willard McGregor (inv. banker), Burdett Mansfield, Jacob Wasserman (att.), 1 saleswoman.

## United Life and Accident Insurance Company

9 Capitol Street, Concord, New Hampshire

## FINANCIAL STATEMENT

Close of Business, December 31, 1939

ASSETS		LIABILITIES	
CASH IN BANKS AND OFFICE	\$265,548.28	POLICY RESERVES	\$9,707,724.00
To meet current demands, all other funds promptly invested.		This amount with future Premiums and Interest will mature all future policy claims, and is the full legal Reserve required by law. Securities covering this reserve are on deposit with the Insurance Department of the State of New Hampshire for the protection of policyholders.	
BONDS	7,028,264.00	RESERVE FOR ALL POLICY CLAIMS IN PROCESS OF ADJUSTMENT	44,165.21
U. S. Government, Municipal, Railroad and Utility Operating Company Bonds. Securities not amortizable are carried at market.		RESERVE FOR FEDERAL AND STATE TAXES	44,965.03
STOCKS	173,840.00	PREMIUMS AND INTEREST PAID IN ADVANCE	22,131.18
Preferred, Guaranteed and Bank at market values.		OTHER LIABILITIES	49,234.78
MORTGAGES	400,765.81	Miscellaneous unpaid expenses, commissions, medical fees and current bills not yet presented.	
City loans \$247,738.78 Farm loans \$153,027.03		RESERVE FOR CONTINGENCIES	200,000.00
REAL ESTATE	828,499.75	TOTAL LIABILITIES	\$10,068,220.20
Including Home Office building.		PAID UP CAPITAL	400,000.00
REAL ESTATE SOLD UNDER CONTRACT	55,396.10	SURPLUS	493,817.47
POLICY LOANS	1,729,038.71		\$10,962,037.67
Fully secured by Reserves.			
NET PREMIUMS IN PROCESS OF COLLECTION	334,021.20		
Fully secured by Reserves.			
INTEREST DUE AND ACCRUED	146,533.82		
OTHER ASSETS	130.00		
	\$10,962,037.67		

INCREASE IN ASSETS IN 1939 \$647,828.83

INCREASE IN SURPLUS IN 1939 \$91,254.01

TOTAL INSURANCE IN FORCE \$44,271,245.00

TOTAL PAID POLICYHOLDERS AND BENEFICIARIES SINCE ORGANIZATION \$15,428,029.23

The United Life and Accident Insurance Company, mindful always of the integrity of its obligations, has year after year strengthened its financial structure to meet changes in the economic world.

## MASSACHUSETTS

Total Payments	\$146,500,000
Rank in Payments	6th
Rank in Population	8th
Payments Per Capita	\$33.10

Ordinary life insurance in force \$3,197,957,000 on 1,470,325 policies or \$723 per capita. Average size of policy in force \$2,175, average new policy sold in 1939 \$1,743.

The \$146,500,000 in life insurance money paid to the residents of Massachusetts in 1939 exceeded the \$100,810,480 in W.P.A. payments in the state for the fiscal year, was twelve times the \$12,197,302 in P.W.A. grants, and \$146,000,000 in excess of the federal agricultural adjustment program payments of \$587,870, and over seven and one-half times the \$19,177,309 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost twice the \$74,539,705 federal income taxes collected in Massachusetts, were over one-fourth of the \$556,076,897 in wages paid by manufacturers in the state and twice as much as the \$73,437,000 cash income from farm products.

(For towns with fewer claims see end of list)

**ARLINGTON—\$460,000**

Arthur Ellis, Walter Flavin (valve co. sales agt.), Edward Shinn (coal & coke sales mgr.).

**BOSTON—\$19,765,000**

Life insurance payments averaged \$111 per family.

They represent 28 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume.

Over a 32½ year period life insurance payments equal the total savings bank deposits in the city.

— MUTUAL BENEFIT —  
HEALTH & ACCIDENT ASSN.

27 Trinity Place—Boston  
Edward F. McLaughlin—State Manager  
We can help you with your Accident & Health problems.  
Call COMmonwealth 4216

Over 159 Ordinary Claims

Over 1,957 Industrial Claims—\$505,200

CLAIMS BY AMOUNTS:

2—\$100,000 or over

6—50,000 to 100,000

4—25,000 to 50,000

14—10,000 to 25,000

22—5,000 to 10,000

24—3,000 to 5,000

19—2,000; 68—1,000

John Carr, Bernard Gloss, Edward Logan (att.), Angus MacKinnon, Frank Stearns (Board Chrmn. R. H. Stearns Co.—Dry Goods), Joseph Ward, 1 att., 1 marketman.

**BRIGHTON—\$295,000**

Over 490 Industrial Claims—\$122,500

Max Dain, David Flansburgh, Lyman Smith (grain merchant).

**BROOKLINE—\$2,840,000**

Over 64 Ordinary Claims

Harry Cahill (physician), Joseph Cavanaugh (att.), Allan Church (retired U. S. Gov. Naturalization Off.), Fred Eisenman (retired), Earl Floyd, David Mahoney (retired druggist), J. Tratsch, Bev-

Names in each town are only a partial list of claims paid during 1939.



**Massachusetts—Continued**

Toupin.—Leominster: E. Moriarty, W. Prue (grocer).—Longmeadow: J. Sanburn (technical director).—Lowell: J. Roberge, F. Van Greenby. Over 792 Industrial Claims—\$162,213.

●Malden: C. McNickle, Over 1,043 Industrial Claims—\$243,086.—Marion: W. Bullivant (merchant).—Medford: T. Higgins, W. Lacey (executive).—Melrose: A. Way (trustee).—Methuen: H. Garry (dentist).—Milford: J. Rouleau.—Molden: S. LeBlanc. ●Newton Centre: S. Fitchet (surgeon).—Northampton: R. Peace.—North Andover: D. Costello (contractor).—Northboro: F. Stevens.—North Oxford: J. Moss (retired).—Orange: F. Cormier (auto dealer). ●Pepperell: W. Marks (orchardist).—Pittsfield: C. L. Negren (public accountant). Over 248 Industrial Claims—\$59,926.—Provincetown: P. Eaton (retired physician). ●Quincy: Anna Lacasse. Over 293 Industrial Claims—\$68,352. ●Revere: Minnie Liberman.—Roslindale: A. Shannehan.—Roxbury: B. Crosby (dry goods merchant), W. MacPherson. Over 1,009 Industrial Claims—\$236,957. ●Seekonk: R. Mowry (plant engineer).—Sheffield: E. Cunningham.—Shrewsbury: J. Lamotte (executive).—Somerville: G. Bartolucci. Over 474 Industrial Claims—\$110,863.—South Boston: J. Molloy.—South Deerfield: E. Phillips (merchant).—Stoughton: J. Mathews.—Tewksbury: J. Zalewski. ●Westfield: J. Samborski, 1 mfr.—West Newton: W. Irvine (dentist), 1 retired.—Westport: W. Harticon.—Westport Harbor: H. Barker (broker).—West Somerville: L. Hulbert.—West Springfield: F. Talbot.—Winthrop: T. O'Neill.—Wollaston: C. Williams (broker).

**RHODE ISLAND**

Total Payments ..... \$26,900,000  
Rank in Payments ..... 23rd  
Rank in Population ..... 38th  
Payments Per Capita ..... \$39.50

Ordinary life insurance in force \$503,954,000 on 252,356 policies or \$740 per capita. Average size of policy in force \$1,997, average new policy sold in 1939 \$1,620.

The \$26,900,000 in life insurance money paid to residents of Rhode Island in 1939 exceeded the \$13,945,896 in W.P.A. payments in the state for the fiscal year, was almost eight times the \$3,416,467 in P.W.A. grants, and \$26,800,000 in excess of the federal agricultural adjustment program payments of \$59,007, and nearly fifteen times the \$1,808,739 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over twice the \$12,573,443 federal income taxes collected in Rhode Island, almost one-fourth of the \$112,933,084 in wages paid by manufacturers in the state, and \$17,000,000 in excess of the \$9,883,000 cash income from farm products.

(For towns with fewer claims see end of list)

**PROVIDENCE—\$6,895,000**

Life insurance payments averaged \$112 per family. They represent 15 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 15 year period equal the city's annual retail trade volume.

TENNESSEE ..... Over 157 Ordinary Claims  
Over 1,617 Industrial Claims—\$855,336

**CLAIMS BY AMOUNTS:**

1—\$500,000 or over
1—100,000 to \$250,000
1—50,000 to 100,000
8—25,000 to 50,000
10—10,000 to 25,000
10—5,000 to 10,000
18—3,000 to 5,000
19—2,000; 89—1,000

George C. Atkinson (retired), Abraham Golden, Thomas Hayes, Meyer Marcus (retired), Wm. Morrison (retired), Wm. Phillips (retired), Eleanor St. Germain, Joseph Samuels (executive), Harry Sanderson (undertaker); 1 meat market prop., 1 mgr.

**WOONSOCKET—\$967,000**

Over 419 Industrial Claims—\$100,351  
Frederick Carson (mgr.), Mederic Gaulin, Wm. Greene (executive), Joseph Lebrun, Napoleon Morin (journalist).

**OTHER RHODE ISLAND TOWNS—\$2,515,000 (Partial List)**

●Alton: Laurence Pearce. ●Bristol: Dr. Alfred Merriman. ●Central Falls:

Joseph Freeman (executive).—Cranston: Mario Pagano. ●Middletown: John Young (nurseryman). ●Narragansett: Reginald Palmer (treasurer).—Newport: Philip Katzman, Jacob Mirman. ●Pawtucket: George Jowett. Over 888 Industrial Claims—\$207,425. ●West Kingston: Frank Pendleton.—West Warwick: Wm. Calladine, Over 179 Industrial Claims—\$41,870.

**CONNECTICUT**

Total Payments ..... \$62,300,000  
Rank in Payments ..... 11th  
Rank in Population ..... 28th  
Payments Per Capita ..... \$35.78

Ordinary Life Insurance in Force \$1,450,241,000 in 731,337 policies or \$833 per capita. Average size of policy in force \$1,983, average new policy sold in 1939 \$1,644.

The \$62,300,000 in life insurance money paid to the residents of Connecticut in 1939 exceeded the \$23,988,623 in W.P.A. payments in the state for the fiscal year, was about seven times the \$8,922,072 in P.W.A. grants, and \$61,500,000 in excess of the federal agricultural adjustment program payments of \$565,808, and sixteen times the \$3,824,931 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were \$14,000,000 more than the \$48,365,376 federal income taxes collected in Connecticut, one-fifth of the \$312,269,732 in wages paid by manufacturers in the state, and \$11,000,000 in excess of the \$51,328,000 cash income from farm products.

(For towns with fewer claims see end of list)

**ANSONIA—\$296,000**

Over 339 Industrial Claims—\$102,105.  
Samuel Liftig, Herman Manger (retired), Geo. Pendler.

**BRIDGEPORT—\$1,416,000**

Life insurance payments averaged \$40 per family. They represent 4 percent of the wages paid by manufacturers operating in the city.

Over 135 Ordinary Claims  
Over 769 Industrial Claims—\$197,069  
John Conway, Rose Corkery, Earl Dilley, Dorothy Ellis, Julianna Ignatz, Terezia Johanesik, Maria Lasnyovszky, Earl Little, Maria Manrus, Terezia Natus, Christian Newman, Catherine Noonan, Wm. O'Donnell, Wm. Plummer, Wm. Rabberman, Jr., Wm. Sibley (salesman), Leonardo Simonelli, Julia Stefanikova, Julia Szeman, Mary Toole, James Whalen; 1 butcher, 1 carpenter, 1 machinist, 1 merchant, 1 stenographer.

**GREENWICH—\$866,000**

Wm. Bradbury (v. p. & sales mgr.), John Buchanan (V. P. Gen. Elec. Supply Corp.), Phillip Marks (retired).

**HARTFORD—\$2,415,000**

Life insurance payments averaged \$59 per family. They represent 7 percent of the wages paid by manufacturers operating in the city.

Over 206 Ordinary Claims  
Over 456 Industrial Claims—\$124,681  
Aaron Berman, Tony Diano, Louis Green, Geo. Levin (realtor), Katherine O'Keefe, J. Sagarino, Gerald Sanders, Nettie Selitzky, Nathan Schechtman; 2 attorneys, 1 building contractor, 1 contractor, 1 foreman, 1 grocer, 1 insurance agt., 1 mason contractor, 1 merchant, 1 printer, 1 realtor, 1 retired, 1 secretary, 1 shoe merchant.

**MERIDEN—\$636,000**

Over 345 Industrial Claims—\$72,792  
W. Allen (retired), Minnie Danford,



The \$30,403,289,269 in life insurance payments in the 1930's exceeded the country's \$23,587,225,000 total savings bank deposits.

Delbert Hall (retired), Charles Salka, Charles Stockbridge.

**NEW BRITAIN—\$870,000**

Over 290 Industrial Claims—\$78,337  
Michael Hannon (lock inspector), Bernard Miller; 1 contractor, 1 draftsman, 1 foreman, 1 machinist, 1 milkman, 1 retired.

**NEW HAVEN—\$2,389,000**

Life insurance payments averaged \$61 per family. They represent 10 percent of the wages paid by manufacturers operating in the city.

Over 114 Ordinary Claims  
Over 697 Industrial Claims—\$166,478  
Peter Biondi, Ralph Bryant (Member of The Faculty of Yale), Luke Carey, Edward Cole (salesman), Katherine Connor, Albert Crosby (orthodontist), Margaret Gilmore (retired), Michael Guthrie (retired), Lawson Hall (sales mgr.), Edward Kane, Samuel Kugel (merchant), David Levine, Patrick Lynch (merchant), Morris Marqusee (optometrist), Katherine O'Brien, John Rogers (merchant), Charles Vishno (physician), Mary Walpole; 1 jeweler, 1 retired.

**SOUTHINGTON—\$145,000**

Michael Flynn, Wm. Flynn (retired), Geo. Potter, Jozef Sapko.

**STAMFORD—\$976,000**

Over 151 Industrial Claims—\$36,013  
Anna Tomiko; 1 ins. agent, 1 tool maker.

**STRAFORD—\$258,000**

Andrew Babey, Joseph Mellitz, Howard Stevens.

**TOBRINGTON—\$631,000**

Over 51 Industrial Claims—\$14,523  
W. Burgoyne, Thos. Stotler (mason contractor); 1 contractor.

**WATERBURY—\$1,317,000**

Life insurance payments averaged \$57 per family. They represent 4 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 19 year period equal the city's annual retail trade volume.

Over a 22½ year period life insurance payments equal the total savings bank deposits in the city.

Over 82 Ordinary Claims  
Over 558 Industrial Claims—\$158,482  
Joseph Abromaitis, Joseph Geghan (auto dealer), Cathren Goodman, Eric Helm (factory supt.), Wm. Higgins, Samuel Ryack (cup mfr.), Wm. Thoms (att.); 1 watch inspector.

**WEST HARTFORD—\$990,000**

Angelo Coniglione (band master & music teacher), Edward Pelton; 1 painting

**"I Have Been Given a Feeling of Independence"**

MASSACHUSETTS—My husband was an electrical engineer. When he was about 28 years of age he took out two 20-year endowment policies. Then about two years later he took more insurance and after marriage about ten years later additional insurance was bought. We were not able to save a great amount of money in our 21 years of married life, due to the war. In 1926 we built a modest home at a high price, hoping to pay for it by degrees; then in 1929 the depression started, leaving us with a decreased salary, but all during this time our insurance was carried on. Afterwards everything commenced to look brighter. Salaries increased, but in 1936 my husband was taken sick and was unable to work for 10 months, at the end of which time he died, leaving, of course, a great many debts to pay. Knowing that there was insurance, my husband had the best of doctors and attention which otherwise could not be given.

After his death, insurance money was received, and the question then arose what to do with it in order to be sure of an income which was safe. As is usual in such cases there were many different investments advised and offered. The insurance money enabled me to hold the house and rent it until such time as I can obtain a suitable price for it. This I would have been unable to do had it not been for the insurance. I finally decided, after due consideration, to invest the major portion of my husband's insurance in annuities. This I have done and will receive an income every month for the rest of my life. Because of my practical experience and the wonderful feeling of protection and security which life insurance affords I gave up practically two-thirds of my entire estate to purchase these annuities. Any man who does not and will not see the necessity of providing for his wife and family at a time when they need it most should never have taken on the responsibility of a wife and home.

After having gone through sickness and death as I have gone through it, I cannot speak too highly in regard to life insurance.—Mrs. Helen Watts.

contractor, 1 cook, 1 fireman, 1 foundry helper & painter.

**WEST HAVEN—\$285,000**

Herman Caplan, Charles McGuire (retired painter), Melville Wadham (retired).

**OTHER CONNECTICUT TOWNS—\$5,155,000 (Partial List)**

●Bristol: W. Ingraham (retired), C. Ragozinski. ●Columbia: J. Isham. ●Danbury: J. Kenny (hat factory foreman). ●Derby: H. Goldberg. ●East Hartford: D. Carleton (banker). ●Essex: F. Chamberlain (retired). ●Fairfield: V. Allen (Supvr., American Brass Co.), Julia Marjo.—Farmington: H. Baker, Jas. L. Kearney (retired pres. Hartford Acc. & Ind. Co.). ●Glenbrook: C. Grogan.—Groton: J. MacDonald (retired), F. Searph (retired). ●Guilford: R. Bishop (city assessor). ●Hillcrest Mines: R. Richards. ●Ivoryton: A. White (mechanical engineer). ●Kent: E. Barry (retired). ●Lewistown: H. Willard (retired Army officer). ●Lisbon: F. Ballou (executive). ●Middletown: M. Matakakis.—Middletown: Foreman.—Middle Haddam: Grocer & post mistress. ●Middletown: A. Gay.—Montrose: J. Harten (physician). ●Naugatuck: L. Grant.—New London: W. Caulkins (retired). Over 226 Industrial Claims—\$55,237. Newtown: Elizabeth Driscoll.—Nichols: F. Williams (retired).—Norwalk: P. Foley (Exec. Secy. Chamber of Commerce).—Norwich: Florence Edwards, T. Wagner.

●Old Lyme: C. Perry (retired). ●Portland: Butcher, 1 merchant. ●Rockville: P. Stocker. ●Shelton: G. Rosene.—South Norwalk: Bridget Shaughnessy. Over 294 Industrial Claims—\$72,748. Southport: A. Precop.—Stonington: G. Denison (retired).—Suffield: C. Holcomb. ●Thomaston: Iron worker. ●Wallingford: Printer.—Westport: F. McClure (retired), A. Vose (cotton broker).—West Reading: Mary Delbros (teacher & research work).—Wethersfield: F. Haglund (retired).—Whitneyville: Gagemaker.—Willimantic: J. Cotter (retired), W. Palmer.—Windsoor Locks: J. Moore.

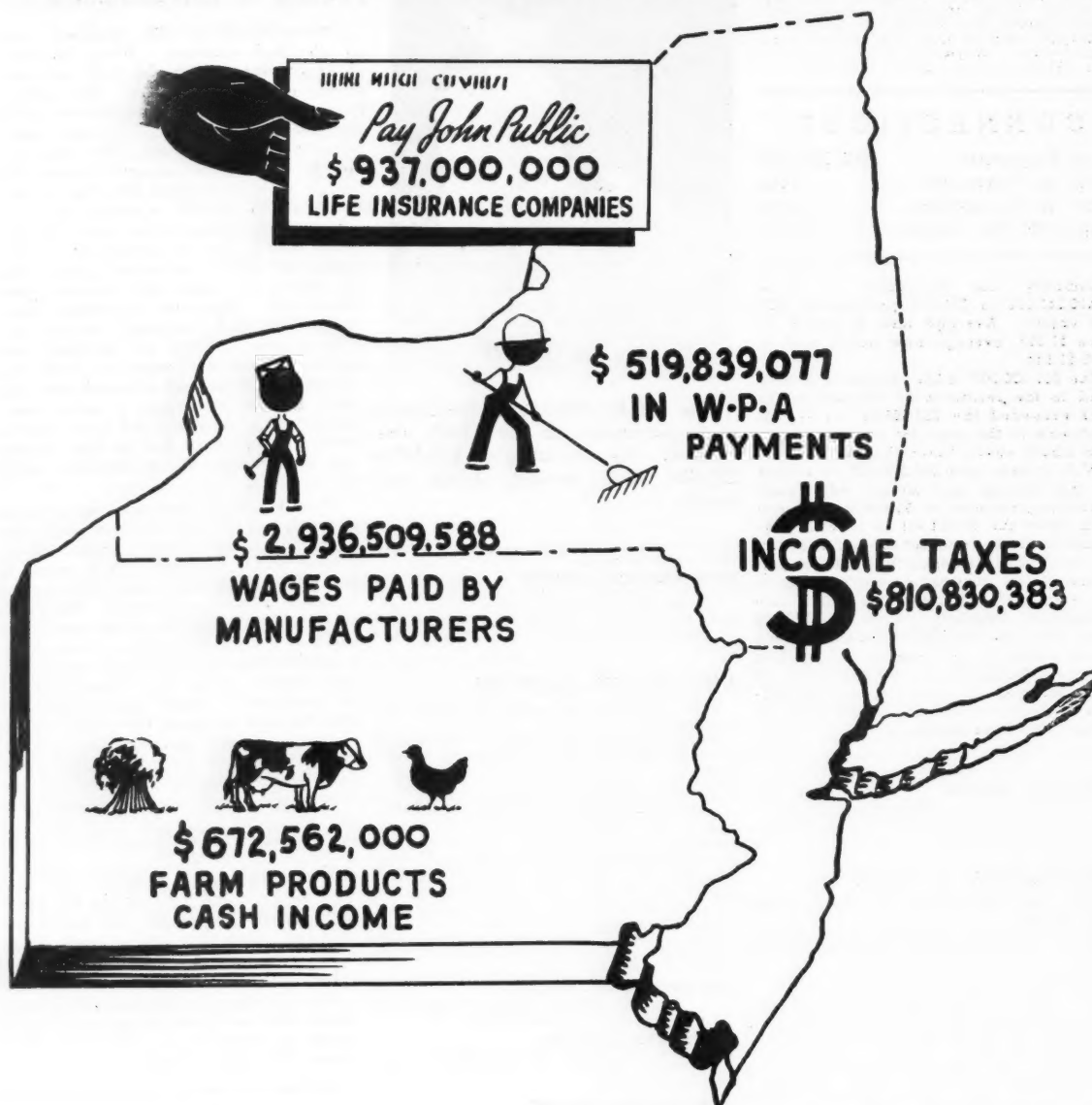
**GOVERNOR BALDWIN SAYS:**

Governor Raymond E. Baldwin of Connecticut, in pointing to his state's attitude toward insurance, said:

"Hartford, the capitol of Connecticut, long has been known as 'the insurance capitol of the world.' Thrift and provision for the future through individual effort and collective action are virtues in Connecticut, 'the land of steady habits.' Connecticut is both proud and happy to be the home of so many insurance companies. Life insurance, especially, fulfills a real need and provides the truest sort of security."

Names in each town are only a partial list of claims paid during 1939.

## PAYMENTS IN MIDDLE ATLANTIC STATES IN 1939



## NEW YORK

Total Payments	\$513,000,000
Rank in Payments	1st
Rank in Population	1st
Payments Per Capita	\$39.58

Ordinary life insurance in force \$13,741,110,000 on 5,601,757 policies or \$1,060 per capita. Average size of policy in force \$2,453. Average new policy sold in 1939 \$1,847.

The \$513,000,000 in life insurance money paid to residents of New York in 1939 exceeded the \$234,221,592 in W.P.A. payments in the state for the fiscal year. was over nine times the \$55,571,914 in P.W.A. grants, and \$509,000,000 in excess of the federal agricultural adjustment program payments of \$3,698,489, and sixteen and one-half times the \$30,902,821 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were nearly equal to the \$557,298,673 federal income taxes collected in New York, over four-tenths of the \$1,236,048,186 in wages paid by manufacturers in the state and were \$204,000,000 in excess of the \$309,464,000 cash income from farm products.

(For towns with fewer claims see end of list)

### ALBANY—\$3,512,000

Life insurance payments averaged \$103 per family.

They represent 58 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 21½ year period equal the city's annual retail trade volume.

Over 139 Ordinary Claims  
Over 757 Industrial Claims—\$172,219  
Raymond Dummond, Ernest Friberg, John Gerrlofs, Harry Hoke, Harry Kearns, Charles Mailloux (druggist), Frank Miller, Mary Neubaur, Patrick Reddy, Walter Roberts, Watson Signer, Reuben Wallenstein (furniture dealer), Friend Williams, Paul Williams.

### BALDWINVILLE—\$49,000

Frederick Church (merchant), Frederick Patchet, Hamill Quereau (retired).

### BATAVIA—\$260,000

Jacob Kibler, Arthur Leonard, Chauncey Wilkes.

### BINGHAMTON—\$1,750,000

Over 71 Ordinary Claims  
Over 141 Industrial Claims—\$41,976  
Frederick Bound (retired), Henry Busfield (contractor), D. Bustin, Wm.

Cady (druggist), Dr. Edward Day, Edwin Hanley (retired), George Hess (candy mfr.), Edward Powell (pres. fuel co.), Antonis Xenopoulos (restaurateur), Peter Wacks (hotel prop.), Joseph Zerblis (electrician).

### BRONX—\$2,240,000

Over 112 Ordinary Claims  
Abraham Balter (dentist), Lillie Brown, Vyra Davis, Mary Farley, Ben Flam, Jacob Goluboff, Max Greenfield (merchant), Isidore Lamster (furrier), Wm. Pape, Ada Measom, Robert Rhodes, Frank Schmidt, Abraham Seewald (merchant), Wm. Thoms, Nelson Willmont.

### BRONXVILLE—\$948,000

Frank Berthold (ins. broker), Bellmer Force, John Ogilvie, Jr. (ins. broker), Alfred Renard.

### BROOKLYN—\$31,700,000

Life insurance payments averaged \$51 per family.

Over 650 Ordinary Claims  
Over 5,961 Industrial Claims—\$1,393,335

### CLAIMS BY AMOUNTS:

4—\$100,000 or over
6—50,000 to 100,000
23—25,000 to 50,000
65—10,000 to 25,000
92—5,000 to 10,000
128—3,000 to 5,000
115—2,000; 218—1,000

Julius Abrams (tailor), Hubert Bancroft, Nathan Belsky, Morris Berkowitz (retired), Eleacer Boynton, Mary Brady, Florence Bratton, Murel Conley, Sophie Crost, Raymond Deming, Wm. Dunbar, Samuel Eisenman, Karl Elissele, Jacob Ernstoft, Nathan Esrig, Tilly Fertig, Dr. George Flamm, John Florman, Louis Freed, Daniel Friedman (retired), Sarah Frommeyer, Henry Furboter, John Galant, Max Geringer (furrier), Paul Gold (ins.), Emmitt Griffith (statistician), Max Handelsman, John Harris, Leo Hart (accountant), Heindal Herzog (retired grocer), Charles Hoertkorn, Frank Horne (Pres. Merchants Refrigerating Co.), Wm. Intemann, Eliezer Jacobs, Sarah Jacobs,

## Insurance Enables Sons to Live Normal Lives

NEW YORK—Mr. B. was an electrical contractor. His insurance was 90 per cent of his estate. With his \$19,381 insurance, I had courage to go on with his business. It gave me security and an opportunity of a means of income while being at home with my sons, ages 9 and 12.

By confiding in my boys and explaining to them what this insurance money would do for us, I solved one of my big problems. I told them how we could pay the mortgage on our home so that we need not worry about a place to live, how all other expenses would be paid, and that by leaving the balance with the individual companies we would be paid higher rate of interest than in a bank which would give us some income to meet our expenses of living. Then when they were ready for an education we could use the principal, and when they were self supporting mother would still have some left to take care of her when she was old and would not be a burden to them.

Now they live the happy normal lives that every child should have because insurance has relieved them of the burden of responsibility.

I have always believed in insurance but now from personal experience my faith has doubled. People cannot have enough insurance. I have started my older son on his first policy to help him build his future.—Mrs. M. E. B.

Otto Kaufman, Wm. Kearer, Walter Keeler (executive), Thomas Keenan, Harold Knapp (atty.), Samuel Knighton (flour broker), Nils Larson (engineer), Sidney Levy (ins.), Jacob Lippoff.

John McGrath (iron dealer), John Martens, Nathan Meltzer, Gus Miller (umbrella mfr.), Herman Mirsky (accountant), Richard Mohr, Robert Moorhead, Margaret Nugent, Wm. O'Connell (atty.), Dr. M. Pardee, Wallace Pearsall, Samuel Perskin, John Rhatigan, George Rowland, Lizzie Scheel, Wm. Schnepf (commercial artist), Janet Shine, Henry Slattery, John Sweeney (photographer), Jacob Thomas, Frederick Wadlin, James Ward, Francis Warren, Benjamin Washinsky, A. Weisenburger, Charles Wilson.

### BUFFALO—\$16,730,000

Life insurance payments averaged \$119 per family.

They represent 22 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over an 11½ year period equal the city's annual retail trade volume.

Over a 12 year period life insurance payments equal the total savings bank deposits in the city.

## C. MILTON SHERMAN

General Agent

The Connecticut Mutual Life Insurance Co.

17 Court Street

Buffalo, N. Y.

Over 324 Ordinary Claims

Over 1,237 Industrial Claims—\$308,689.

### CLAIMS BY AMOUNTS:

1—\$100,000 or over
5—50,000 to 100,000
12—25,000 to 50,000
35—10,000 to 25,000
45—5,000 to 10,000
49—3,000 to 5,000
52—2,000; 125—1,000

Eugene Adler (atty.), Albert Armstrong (ins.), Earl Baker, Mary Bauman, Adams Beck (Pres. Great Lakes Portland Cement Co.), John Boyd, Henry Brush, Calogera Cicera, Francis Cieslikowska, James Comstock, Modenia Duba, Thomas Dwyer (V. P. Liberty Natl. Bank), Minnie Farrell, Frank Field, Manson Flske (V. P. Armstrong, Roth, Cady Co., Ins.), Michalina Frasonska, Edward Gilson, Frank Griffin, Bernhard Hirsch (supt. & buyer dept. store), Jacob Hornung (mechanical dentist), Edward Jackson, Wm. King, Edgar Kleindinst, Michalina Knat, Richard McCracken, Lucia Marchese, Richard Maxwell, Stanislaw Mikalajczak, Sylvester Mioducki, Marya Motyka, Maryunna Peckowiak, Roy Pelton, Dr. Roy Protzer, Rosalia Provinzano, Michael Riesner, Angela Salamone, Martin Schmitt (furrier), David Shamp (retired), Leslie Sprunger, Walter Tadrowski, Joseph Thebaud (Gen. Agt. Mass. Mutual Life Ins. Co.), Franciszka Tyslae, Ilma Walsh, Walter Walt, Carl Weber, John Wilting, Wm. Yoesel.

### CORNING—\$280,000

Guy Cherney (atty.), Wm. Cross, Wm. Killigrew.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.



## New York—Continued

**CORTLAND—\$192,000**

Claude Brusie, Robert Stilwell, Elbert Warfield.

**ELMIRA—\$855,000**

Life insurance payments averaged \$70 per family.

They represent 12 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 24

**C. HARRY GILFETHER**

General Agent

The Union Central Life Insurance Co.

Federation Bldg.  
Elmira, N. Y.

year period equal the city's annual retail trade volume.

Over a 7 year period life insurance payments equal the total savings bank deposits in the city.

Frank Deolittle (realtor), Isaac Elges (jeweler), Charles Evans (draftsman), Edward Lord, Robert Marsh, Merritt Welch (musician).

**FLUSHING—\$1,350,000**

Over 844 Industrial Claims—\$200,544

Irving Blank (ins.), Joseph Deering (merchant), Henry Fischer (retired executive), E. Grace Fowler, Harold Grubler (engineer), Wm. Methven (ins.), Chas. Rickert (retired), Allen Turner (Exec. American Tob. Co.), Milton Ulmer, Alice Wilson.

**FULTON—\$125,000**

Warren Marvin (coal merchant), Ernest Putnam (druggist), Frank Towse.

**GREAT NECK—\$316,000**

Leon Barrows, William Hendrick (retired).

**HORNELL—\$140,000**

Ellis Knapp, Wm. Lepsch, May Rice.

**JAMAICA—\$984,000**

Over 640 Industrial Claims—\$140,727

Jesse Bliven (mgr. water co.), Wm. Singer (fur merchant), George Spilger (electrician), Elmer Van Tuyl.

**KENMORE—\$215,000**

Verna Edgar, Wm. Kassal, Clarence Marchand (accountant).

**KEW GARDENS—\$230,000**

Edward Greensword (artist), Henry Quell (treas. dairy co.), Adolf Zalmovitz (merchant).

**LOCKPORT—\$390,000**

Clara Aikin, John Loyer, Fred Meyers.

**LONG ISLAND CITY—\$1,075,000**

Over 619 Industrial Claims—\$153,092

Florence Davies, Ignatz Greenfield, Herman Wegwart.

**MOUNT VERNON—\$1,360,000**

Over 384 Industrial Claims—\$97,867

Saul Lieber (dress mfr.), Francis Quinn, Theodore Van York, Herbert Wray (executive).

**NEW ROCHELLE—\$2,570,000**

Over 29 Ordinary Claims

James Kinder, Michael Martin (retired mfr.), Wm. Quigly (Pres. Howe Sound Co.).

**NEW YORK CITY—\$156,450,000**

Life insurance payments averaged \$144 per family.

They represent 17 percent of the wages paid by manufacturers operating in New York City industrial area.

Life insurance payments over a 17½ year period equal the city's annual retail trade volume.

Over a 20 year period life insurance payments equal the total savings bank deposits in the city.

Over 1,638 Ordinary Claims

Over 3,653 Industrial Claims—\$904,964

**CLAIMS BY AMOUNTS:**

9—	\$500,000 or over
5—	250,000 to \$500,000
29—	100,000 to 250,000
39—	50,000 to 100,000
78—	25,000 to 50,000
140—	10,000 to 25,000
209—	5,000 to 10,000
272—	3,000 to 5,000
325—	2,000; 532—1,000

Albert Anderson, Thomas Anderson (att.), Mary Barbal, Ralph Barrett (adv. executive), J. Bell, Bernard Bien, Frederick Billman (retired), Alfred Black, Joseph Borek (jeweler), Max Borer, Celestine Borell, James Bradstreet, Hugo Brand (leather merchant), Wm. Brauener, Harry Braunstein (grocer), Seymour Bruneman, Dewey Burger (executive), Burrus Bushnell (retired), Walter Campbell (educational adviser at the Town Hall), Maurice Charvet (merchant), Charles Cleuss (mgr.), Anna Cohen, Philip Cohen (furrier), Rose Cohen, Barron Collier (Pres. Barron G. Collier Inc. Car Adv.), Homer Cooley, Drey Coons, Laurence Cusack, Charles Dapp, Ferdinand Davis (ins.), George Dawe, Martha Deane, Ladislaus DeDoory, Jeremiah Delaney, Maria DeRuffo, Eva Devlin, Barbara Dexter, Joseph Dublon, Saul Durst (coat mfr.),

Emil Eisen, Albert Elfner, Brudenell Exton (ins.), John Farrell, Michael Fass, John Finn, John Fitzgerald (engineer), Bernard Frankel, Philip Franklin (Former Pres. International Mercantile Marine Co.), Wm. Freese, James Geissberger (engineer), Herbert Givin (accountant), Louis Goldberg (merchant), Oscar Goldberg (tailor), Maurice Goodman (att.), Carl Gray, Eugene Green (dentist), Max Greenebaum (Pres. Beekman Paper & Card Co.).

Jonas Haar, Robert Hague (Exec. Standard Oil Co.), Jacob Hartman, Marcus Hatfield, Walter Hollister, Dr. Walter Horn, Michael Hubbert, Harold Jacob (Pres. Schenley Distillers Corp.), David Jaffe (retired), Max Jarlien, J. Jay (ins.), Robert Jones (retired hotel owner), Nathan Kapner, James Kemah, Shene Kessler, Leo Klinger, Isador Kohn (retired), Edward Kohnstamm (Chairman Bd. of Dir. H. Kohnstamm & Co., Inc.), Carl Krochel, Philip Kushner (restaurant), Hyman Larisch (ins.), Wm. Lauter (realtor), Chas. LeViness, Arthur Levy (mfr.), George Lewis (Exec. L. Martin Co.), Irving Linden (att.), Emil Lipman, George Luft (executive), Holton Luther, Clayton McCorkle, Bridget McCereth, Canice Mahoney, Louis Manley, Samuel Manne, Mary Moran, Louis Margolis (executive), Annie Meitner, Lester Osterman (executive), Wm. Payson (publisher & writer), Maurice Perlinier (exec. publishing co.), Herman Rich (garage owner), Waldo Rich (executive), Richmond Rochester (mfr.), Harry Rosalsky (dentist), David Rosenstock (realtor), Herman Rothschild (realtor), Frank Sadlier, Marya Sally, Tucker Sands (broker), Isaac Sanger, Clyde Savary (att.), Abraham Schiff

(realtor), Saul Schiff (realtor), Edward Sherwood (stock broker), Isaac Simons (retired), Lucie Stark, Ethel Starkey, Olive Streit, Samuel Stroock (V. P. Stroock & Wittenberg, Importers).

Henry Tallent, Bertha Tarlow, James Thacker (publisher), James Thompson (engineer), Michael Triunfo, Frank Walsh, Henry Ward (retired), Spencer Weaver (builder & realtor), Albert Webster, Daniel Webster, Harold Weil, Edna Weller, George Wells, Dr. John Wheeler, Robert Wilson, Lloyd Wimpheimer (broker), Max Wolff (commission merchant), Henry Wood (Chairman Wood Newspaper Machinery Corp.), Martin Wortmann (Pres. Ludwig Baumann Dept. Store).

**RICHMOND HILL—\$275,000**

Sarah Byrnes, Wm. King, Magda Kretschmar, Frank Maillie.

**ROCHESTER—\$8,850,000**

Life insurance payments averaged \$108 per family.

They represent 12 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 14½ year period equal the city's annual retail trade volume.

Over a 14½ year period life insurance payments equal the total savings bank deposits in the city.

Over 236 Ordinary Claims

Over 657 Industrial Claims—\$136,842

**CLAIMS BY AMOUNTS:**

1—	\$250,000 or over
2—	50,000 to \$100,000
6—	25,000 to 50,000
12—	10,000 to 25,000
29—	5,000 to 10,000
48—	3,000 to 5,000
40—	2,000; 98—1,000

Dr. Edward Amsler, Elizabeth Avery, Clarence Callister, Charles Cazeau (engineer), George Chalmerson, Henry Clapp, Charles Dispensa, Jr., Arthur Durfee, Joseph Erath, Charles Fernald, Frank Glaser, Rev. Richard Greenaway, Frederick Haak, Wm. Hale (att.), Henry Kalb, Edgar Lewis (dentist), Matthew McBride (grocer), Charles McCann, Ednor Marsh, Harry Metzger, Walter Mills (accountant & ins.), John Murray (Pres. Central Trust Co.), George Otto (contractor), John Parker, Jr. (accountant), Louis Podlis, John Rausch (banker), Wm. Romine, Jessie Ruby, George Searle (supt. machine shop), Carl Seibold, Clarence Shafer, Lynn Stevens, Joseph Summerhays (contractor), Hattie Wright.

**SCARSDALE—\$1,280,000**

Edward Lee (exec.), Godfrey Rittinger, Donald Ross, Joseph Williams (artist).

**SCHENECTADY—\$1,735,000**

Over 46 Ordinary Claims

Over 329 Industrial Claims—\$76,815

Daniel Curran, Mary Bussey, Edward Dalton (priest), Adolf Landa, Louis Meentemeler, Arthur Sawyer, Charles Williams (grocer), Rodney Willis (merchant).

(CONTINUED ON NEXT PAGE)



**EVERY 5 MINUTES OF EACH WORKING DAY TO LIFE INSURANCE POLICY-HOLDERS AND BENEFICIARIES**

Names in each town are only a partial list of claims paid during 1939.

## New York—Continued

**STATEN ISLAND—\$180,000**

Over 395 Industrial Claims \$94,889  
James Duffy, Wm. Hossler, Angelo Murano.

**SYRACUSE—\$4,775,000**

Life insurance payments averaged \$80 per family.

They represent 19 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 16 year period equal the city's annual retail trade volume.

Over a 15 1/2 year period life insurance payments equal the total savings bank deposits in the city.

Over 182 Ordinary Claims

Over 461 Industrial Claims—\$95,983

Leroy Bentham (chemist), Gardner Chamberlin, Byron Cornish (electrician), Kenneth Dezell, Lewis Garrett, Clinton Golden, Henry Holzman (exec. transportation co.), Willard Jaquith (executive), Edson King (grocer), Wm. Lennie, Wm. McCaffrey (bank pres.), Charles Quick, Henry Reimers (retired), James Robertson (merchant), Leo Sammons, Vincent Scanlan (undertaker), Edward Stapleton.

**UTICA—\$1,761,000**

Life insurance payments averaged \$71 per family.

They represent 14 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume.

Over 290 Industrial Claims—\$83,098

Wiktoriya Dybas, Wiktoya Kesznowski, Tobias Prigoff (mfg. jeweler), Lucy Watson, Libbie Westcott, Michael Ziarko.

**WATERBURY—\$495,000**

Sylvanus Barker, Joseph Epstein (merchant), James Thomas.

**YONKERS—\$2,185,000**

Life insurance payments averaged \$67 per family.

They represent 20 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 16 1/2 year period equal the city's annual retail trade volume.

Over a 20 year period life insurance payments equal the total savings bank deposits in the city.

Over 56 Ordinary Claims

Over 450 Industrial Claims—\$120,050

Caroline Cavallo (contractor), Susie Duvaracky, Anna Simon, Paranzka Syarics, Anastasia Zemlin.

**OTHER NEW YORK TOWNS—\$20,360,000 (Partial List)**

●Addison: Silas Ripley.—Afton: Bert Lord (congressman), Jennie Reed.—Albion: Harry Starkweather (printer).—Alexander: John Ronalter.—Alexandria Bay: Frank Brown.—Amsterdam: I. Rosa (Supt. W. P. A.).—Over 179 Industrial Claims—\$45,733.—Angola: Anna Pams.—

## Would Do Without Unnecessary Things to Buy Insurance

NEW YORK—If I had my life to live over, or at least 20 years of it, I would know that life after 50 is more to worry about than when you are young and can manage to help yourself. My husband worked for one firm 32 years and was able to pay for his insurance and even for more than the \$5,000 he carried, but we were both young and didn't think that old age or death would creep up on us. My husband's firm had \$2,000 group insurance for the employees but cut it out exactly one year before he died and with a \$30 a week cut in pay about 10 years ago it left us in low finances, so that with a loan on his policy six months before he died my only income now is \$33.68 a month. I live with a married daughter so that my rent and board is not too high. If I only knew the benefits of life insurance and what it would have meant to me now that I am too old to get work or have the comforts my late husband had always tried to give me. My money was left with the insurance company and I am sure, at least, that I have a check coming to me every month for the next few years.

I am fortunate in that I have no small children to support on my income.

If I were able to live the last 20 years over I could do without lots of unnecessary things and carry more security for my old age now that I need it most.—Mrs. J. E.

## ECONOMIC AND FINANCIAL BULWARK

In advising young men, Frank E. Gannett, Rochester, N. Y., newspaper publisher, stressed the value of life insurance:

"A few years ago when I was asked how I became a newspaper owner, I replied to some of the young men in our company that the only way was to save their money and, at the same time, establish credit. I said then, and I still believe strongly, that immediately upon going to work, every young man should buy as much life insurance as he can afford. He not only owes this to the future security of himself and his family, but it helps him establish credit on which he frequently relies to borrow money with which to start a business enterprise.

"Life insurance has another great value in that it represents one of the most significant and successful products of the system of free enterprise upon which our American way of life depends for its successful working. This system is today threatened as it never has been before and life insurance, on the scale it has attained in the United States, is not only one of our economic and financial bulwarks, but one of the greatest assurances that free enterprise will be maintained against all assaults upon it by subversive forces."

Arverne: Wm. Schoncke (lumber dealer).—Attica: Eva Stephens.—Auburn: Frank Battista, Oscar McHargue (minister).—Over 289 Industrial Claims—\$61,592. ●Bangor: Benjamin Southworth.—Barker: Edward Pask.—Barton: Frank Keturi.—Bath: George Hall.—Beechhurst: Wm. Bebell (realtor).—Bellerose: C. Fletcher (auditor).—Blair: R. McMillan.—Boonville: Paul Borowick, Wm. Scherer.—Brockport: James Smith.—Brownville: Ernest Wilson.—Burke: Thomas Callahan.—●Clayville: Carl Johns.—Clintonville: Lawrence Woodside.—Clyde: Mary Walker.—Clymer: Hattie King.—Cohoes: Aloysius Hogan.—Cambridge: James McMorris.—●Camillus: Thomas Munro.—Canandaigua: Raymond Lee, David Thompson.—Canastota: Myron Vincent.—Canajoharie: Russell Fish.—Carthage: Chester Ormiston.—Cedar Hill: James Lyon, Jr. (realtor).—●Celoron: Carl Jones.—Chappaqua: Henry Glazier (retired).—●Chatham: Charles Wentworth.—Colden: Michael Miller (retired).—Coldwater: Jacob Volkmar.—●Coneango Valley: William White.—Conklin: Frank Basel.—Cooperstown: Menzo Snyder.—Copiahua: Joseph N. Wotny.—Cornwall-on-Hudson: James Findlay (inn prop.).—Cuba: Alva Renwick, Benjamin Sprague.

●Dansville: Willard Cone.—Delmar: Wm. Dixon.—Deposit: Charles Foote (retired).—Dewitt: R. Ball (contractor).—Dobbs Ferry: Corwin Baptiste (tree surgeon).—Douglaston: H. Bardenheuer.—Dunkirk: Geraldine Kornprobst.—●East Berkshire: Frank Anson.—Elba: Alonzo Parker.—●Ellicottville: Michael McDermott.—Elmhurst: Robert Bixby.—Endicott: Mary Atwood.—●Fancher: Clark Banker.—Far Rockaway: Henry Whitson.—●Fonda: Floyd Veeder.—Forest Hills: Anne Bonnick, C. Carstens (exec.).—●Fort Jackson: Howard Ober.—●Garden City: Walter Dennis.—Georgetown: Randall Weaver.—Germantown: Antonio De Mosky (fruit farmer), Lester Potts.—Glen Cove: Harold Pratt (banker).—Glendale: Edward Bradley, Henry Hupe.—Glen Head: Lawrence Hoffman.—Glens Falls: Wm. Hillis, Stewart MacFarland (ins.).—Over 225 Industrial Claims—\$59,085.—●Gloversville: Sarah Swart.—Gouverneur: Archie Mosher.—Gulfport: Elmer Burlison.—●Hamburg: Charles Volk, Frank Waldow (retired).—Hamilton: George Waldron.—Hampton Manor: Paul Marden.—Hannibal: Birney Petigree (ins.).—Hastings on Hudson: Theodore Myers.—Helena: Charles Butler (ins.).—Hempstead: James Howlett (Pres. Howlett & Hockmeyer Cloth Mfgs.).—Herkimer: George DeLong, Robert Hoover.—Heuvelton: Anna Knox.—Hicksville: Peter Ewen, Gesima Plate.—Hilton: Edwin Judd, F. McChesney (Editor Pulaski Democrat).—●Hollis: Frederick Kline.—Homer: James Ryan.—●Hoosick Falls: Walter King.—Horseheads: Charles Bush.—Hudson: Albert Hofstetter (contractor).—Hudson Falls: Gilbert Barker.—●Ithaca: Floyd Richtmyer.

●Jackson Heights: Wm. Durgin (advertiser), Thos. Williams.—Jamestown: Byron Anderson, Sarah Erickson.—Jeffersonville: Anthony Griebel.—Johnson City: Ellen McCarty.—Jordan: Hamlin Baker.—●Katonah: Robert Hildebrand (photographer).—King Ferry: Henry Dempsey, Maurice Safford (Y. M. C. A. Secy.).—●Lackawanna: Joseph Clodo, John O'Connor.—Lewiston: Martin Blake (Clergyman Niagara Univ.).—Liberty: John Gray.—Lincoln: Bernard Japs.—Ludlowville: J. Boles.—Lynbrook: Nat Leavy (retired).—●Maine: Jacob Flook.—Malone: Solomon Borssuck.—●Mammaroneck: Padquallina Recchia.—Manhasset: Frank Eckenroth (executive).—Manlius: Fred Nelson, Katherine Terrill.—Marathon: Clarence Glover.

—Marcellus: Frank Marshfield.—Maspeth: Frank Coscia.—Masonville: Clarence Burdick.—Mexico: Carl Lortie.—Middleburg: Claude Badgley.—Middle Granville: Lee Martin.—Middletown: Charles Durland (bond salesman).—Monsey: Martin Sweeney.—●Newark Valley: Claude Galpin.—Newburgh: Mollie Grenle, Over 82 Industrial Claims—\$128,342.—Newfane: Fred Robinson.—New Paltz: George Newton.—New Woodstock: Clayton Buckingham (retired).—New York Mills: Katarzyna Ziarko.—Niagara Falls: James Bampffield, Helen Odrowaz.—North Tonawanda: Charles Doebler, Ferdinand Grosshoff.—Norwich: James Flanagan (atty.).

●Oceanside: Leona Sayre.—Oneida: Columbia Fasanl.—Onondaga: Lillian Walter.—Ontario: Peter Leenhouts.—Ontario Center: Fay Truax.—Ossining: George Hanf (jeweler).—Joseph Royle (V. P. Hudson Wire Co.).—Oswego: Charles Donnelly (retired), Maurice Marsh.—Oxford: Otto Curtis.—Ozone Park: Henry Goldsmith (retired).—●Patterson: Orion Cheney (banker & atty.).—Pelham: Wm. Garton, Virgil Hunter.—Pelham Manor: Joseph Wilberding (exec. adv. co.).—Philadelphia: Ralph Deynard, G. Hagan.—Philmont: Raymond Herrick.—Port Dickinson: John Baker (retired).—Port Richmond: Dr. Vincent Smith.—Portville: G. Frost.—Port Washington: Henry Wilson.—Poughkeepsie: Bedford Doughty.—Queen: Carrie Nill.—Queens Village: Reginald Penman, Ida Rudd.—●Rexville: Wm. Lewis.—Rockaway Beach: Charles Werthelmer.—Rockville Centre: Grafton Smith, Peter Woodward.—Rosebank: Louis Mendelowitz (grocer).—Roslyn Heights: Gerard Dover.—●Sag Harbor: Wm. Boyd.—St. Albans: Gordon Sawyer.—Salaman-

## Gain of 2697 Percent on Investment Is Realized

This case concerns seven policies ranging from \$10,000 to \$50,000 and issued during the year and five months ending in February 1934. The total amount at risk was \$225,000, all ordinary life, and the average duration of all the policies was 11 months. The insured died of an acute gangrenous appendix, followed by a pulmonary embolism one month and five days from issuance of the last contract, a \$50,000 case.

Total gross premiums of \$8,830.50, including an annual premium of \$1,496 on the last case issued, had been paid. Dividends over the full period of insurance amounted to \$786.50, leaving a net cost of \$8,044.00.

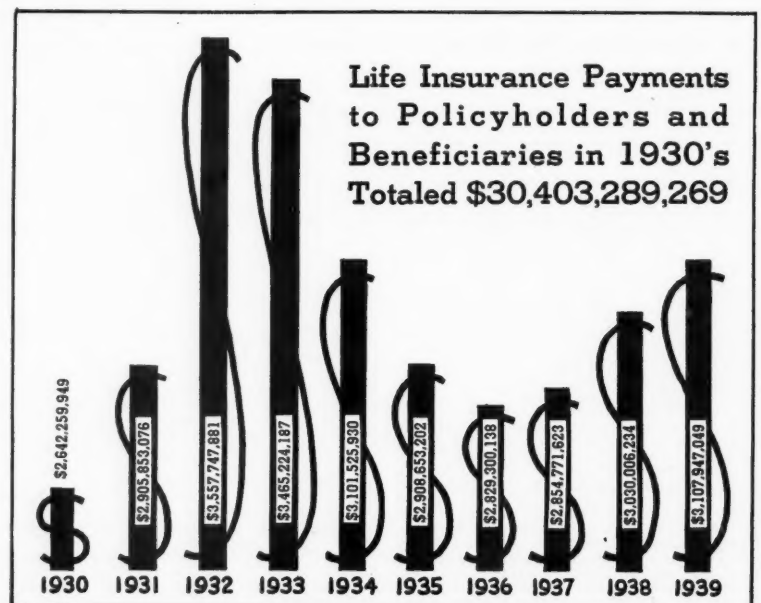
Net premiums paid.....\$ 8,044.00  
Payment to beneficiary.... 225,000.00  
Gain on investment of.... 216,956.00  
or 2697 percent

The last policy, for \$50,000 was left with the company under the interest option, and if the beneficiary's contract were terminated as of this date two years from the policyholder's death, total return over cost would have been \$51,508.

ca: Frederick Beinhof.—Saratoga: Arthur DeGarno.—Saugerties: Floyd Garrison.—Sayville: Calvin Thompson.—Schuylerville: Justin Wetmore.—Scotia: Wm. Glindmyer.—Sea Cliff: Isaac Sanger (retired).—Seneca Falls: Remington Hill.—Shandaken: Leona Thompson.—Shortsville: Edward DeGroot.—Sidney: Arthur Kirby.—Slaterville Springs: Anne Lasby.—Southold: A. Dickerson.—South Ozone Park: Frank Bennett.—Spencer: Louis Root.—Spencerport: Joseph Morgan.—Spring Valley: Thomas Baker (atty.).—Stafford: Charles Call.—Stanley: James Driscoll.—Sunnyside: Wm. Greene, Matthew McEvoy.

●Tarrytown: James Duell (ins.).—Ticonderoga: Albert Richardson.—Troy: Georgianna Kirwin, Milo Smith.—Tuckahoe: Peter Juhrén.—Tully: Esther Rowley.—Trumansburg: Philip Hatch.—●Unadilla: John Normile.—Union Springs: John Murphy.—●Valhalla: Dr. Walter Moodie.—Valley Falls: Albert Wilcox.—Valley Stream: Wm. Wharton.—Verona: Grace Stock.—Vestal: J. Rice.—Virtor: Alfred Mead.—●Walworth: Edward DeGroot.—Warsaw: Arthur Jones.—Waterloo: Harry LeClear, Catherine Feek.—Wells Bridge: George Brennan, Robert Lewis.—West Brighton: Benjamin Debaugh, Harold Gjoerloff.—Westfield: James Hall (mfr.).—Charles Hanks.—West Hempstead: Richard Barrow (fur merchant).—Whitesboro: M. Gallagher.—Woodhaven: Burke Roblee, Over 599 Industrial Claims—\$139,346.—Woodmere: Harold Scheuer.—Woodside: Louis Elbroch.

## Life Insurance Payments to Policyholders and Beneficiaries in 1930's Totaled \$30,403,289,269



Life insurance pays policyholders and beneficiaries money when it is needed most. During 1932-33, the darkest days of the depression, payments to policyholders showed an abnormal increase because many were forced to take advantage of the cash values on their life insurance for living expenses. The increase in payments during the last two years reflect a more normal increase.

Names in each town are only a partial list of claims paid during 1939.



## NEW JERSEY

Total Payments .....	\$136,000,000
Rank in Payments .....	7th
Rank in Population .....	9th
Payments Per Capita .....	\$31.31

Ordinary life insurance in force \$3,293,029,000 on 1,549,661 policies or \$758 per capita. Average size of policy in force \$2,125, average new policy sold in 1939 \$1,687.

The \$136,000,000 in life insurance money paid to residents of New Jersey in 1939 exceeded the \$80,707,853 in W. P. A. payments in the state for the fiscal year, was over thirteen times the \$10,056,124 in P. W. A. grants, and \$135,000,000 in excess of the federal agricultural adjustment program payments of \$1,233-

097, and nearly twenty times the \$6,862,100 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were fifty percent more than the \$84,600,685 federal income taxes collected in New Jersey, were over one-fourth of the \$523,504,132 in wages paid by manufacturers in the state and \$37,000,000 in excess of the \$98,859,000 cash income from farm products.

(For towns with fewer claims see end of list)

### ATLANTIC CITY—\$2,565,000

Over 60 Industrial Claims—\$9,100  
Harry Brown, Morris Dannenbaum, Chas. Kloppe (retired), Maxine Paley, Raymond Read (trust officer), Mary Wank, 1 corset mfr. & merchant, 1 merchant, E retired dentist, 1 retired.

### BAYONNE—\$440,000

Wm. Conklin, Louis Ferenczi (physician), Chas. Helfrich.

### BROOK BROOK—\$167,000

Clinton Gluck, Alfred Sferra (physician), Wallace Sinclair.

### CAMDEN—\$1,636,000

Life insurance payments averaged \$59 per family.

They represent 8 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 10 year period equal the city's annual retail trade volume.

Over a 17½ year period life insurance payments equal the total savings bank deposits in the city.

Over 98 Ordinary Claims  
Over 759 Industrial Claims—\$136,429  
Mary Golenibiska, Joseph Kobus (retired), Franz Schuler, 1 fertilizer mfr.

### EAST ORANGE—\$1,770,000

Over 81 Ordinary Claims  
Arthur Baldwin (att.), James Cosgrove, Harry Ebbets (ins.), Wm. Forgeng (accountant), Bernhard Freyer, Walter Heabner (electrical engineer), Chas. Lorenz (consulting physicist), Elwood G. Tabor (with Thos. A. Edison, Inc.), John Watts.

### ELIZABETH—\$1,375,000

Life insurance payments averaged \$52 per family.

They represent 10 percent of the wages paid by manufacturers operating in the city.

Over 340 Industrial Claims—\$96,415  
Harold Baird, Morris Copeland, Jefferson Hopkins (retired), Jacob Shenker, Konstantin Stefanovitz, 1 secretary, 1 district court clerk.

### IRVINGTON—\$516,000

Chas. Johns (retired jeweler), 1 dentist, 1 restaurateur.

### JERSEY CITY—\$4,920,000

Life insurance payments averaged \$65 per family.

They represent 21 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 15 year period equal the city's annual retail trade volume.

Over an 11½ year period life insurance payments equal the total savings bank deposits in the city.

Over 59 Ordinary Claims  
Over 686 Industrial Claims—\$164,742  
Max Abel (Supt. Manischewitz Co.), Marie Anderson, John Faecher (mgr.), Joseph Kearney, Nora Linder, James Manning (realtor), Dietrich Niemeyer, Nicola Niglio, Winfield Purdy, Rev. Lewis Roper, Michael Siler, Frank Tansey, Herman Witt.

### MONTCLAIR—\$1,256,000

Wm. Chandler (traffic mgr.), Edward Odgaard, Henry Quigley (ins.), 1 treasurer.

### NEWARK—\$9,860,000

Life insurance payments averaged \$94 per family.

They represent 14 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 17½

### Names in each town are only a partial list of claims paid during 1939.

(R. R. travel agt.), 1 atty., 2 retired.

### NEW BRUNSWICK—\$685,000

Over 286 Industrial Claims—\$83,659  
Joseph Csaranko (retired), Newton Richards, Jr. (architect), Steve Solomon (retired), Neli Szur, Theo. Van Sickle.

### NEWTON—\$64,000

Robert Clement, Brent Van Sweringen (supvr.), 1 retired.

### NUTLEY—\$370,000

Clarence Betterton (photo engraving broker), Wm. Milan, Jacob Zimmerer.

### PASSAIC—\$910,000

Over 336 Industrial Claims—\$91,457  
Hyman Greenfield (grocer), Richard Hambridge (Supt. U. S. Rubber Co.), Henry Weber (paper box mfr.).

### PATERSON—\$1,818,000

Life insurance payments averaged \$51 per family.

They represent 10 percent of the wages paid by manufacturers operating in the city.

Over a 12 year period life insurance payments equal the total savings bank deposits in the city.

Over 371 Industrial Claims—\$74,262

Adolph Giger (retired flour merchant), Frederick Lankering (Pres. Cigar Store), Wm. McFarlan (Secy. Laurel Grove Cemetery Co.), Edmund Van Houten, 1 tailor.

### PAULSBORO—\$86,000

John Mossbrucker, Theo. Saville, 1 realtor.

### PERTH AMBOY—\$327,000

Over 71 Industrial Claims—\$18,250  
Theresa Cooper, Wm. Dayton, Mary Flynn, Catherine Novak, Mary Portek, Solomon Wirth (retail jewelry).

### RIDGEWOOD—\$391,000

Frank Howard, Cheble Macksoud (mfr. of women's wear), Henry Rohrs (retired realtor), Frederick Watson (att.).

### RIVERTON—\$49,000

Eayre Williams (Pres. Cinnaminson

Bank & Trust Co.), Henry Lippincott (executive).

### SOUTH ORANGE—\$616,000

Wm. Cochran (v. p. & secy.), Albert Elliott (executive, F. W. Woolworth Co.), J. Holme (hrwe. merchant).

### SUMMIT—\$573,000

Floyd Lee (mfr.), Emil Spindler (importer), James Spooner, David Warwick (securities broker).

### TRENTON—\$1,985,000

Life insurance payments averaged \$73 per family.

They represent 14½ percent of the wages paid by manufacturers operating in the city.

Over 60 Ordinary Claims

Over 391 Industrial Claims—\$78,307

Mary Bock, Justina Brezina, Mary Bunya, Virgenca Cheanese, Nelson Cubberley, Julius Forcony, Wm. James, Anna Koffman, Susie Kaleszari, Anna Komar, Mary Logue, Roza Morecz, James Richardson, Rose Skrajewski, Chas. Swoger (retired), Maurice Zentner (physician).

### UPPER MONTCLAIR—\$614,000

Joseph Dillon, John Hird (clothing mfr.), Theo. Jensen, Edward Taylor.

### WESTFIELD—\$444,000

Robert MacCormack (Pres. Brown & Seccomb), Robert Sealy (ins.), Frederick Weppeler (accountant), Thos. Wright (att.), 1 retired telephone engineer, 1 vice-president.

### OTHER NEW JERSEY TOWNS—\$11,765,000

(Partial List)

● Absecon: J. Sorden.—Allendale: M. Mantell.—Alpha: Marie Dekmar.—Auburn: W. McLane.—Audubon: 1 retired. ● Belleville: S. Cocks, R. Sarber (accountant).—Belvidere: 1 retired.—Bloomfield: F. Burker (draftsman), C. Pleis.—Bordentown: Ada Whalen.—Bridgeton: 1 liquor store merchant. ● Carlstadt: F. Margelt (plumber & heating contractor).—Cedar Grove: M.

(CONTINUED ON NEXT PAGE)

## HOW LIFE INSURANCE HELPS ROCHESTER



The facts, figures and graphs presented in this Life Payments Localized Number can be used to good advantage in public relations work. The Rochester, N. Y., Life Underwriters Association, for example, was asked to set up an exhibit at a family exposition sponsored by the Council of Church Women and the women underwriters with Ellen M. Putnam, National Life of Vermont in charge, undertook the job.

"In planning the exhibit we decided to place the emphasis on what the institution of life insurance does for the residents of Rochester," Miss Putnam explained. "To show this we had two large posters. One poster had pictures of the City Hall, Rochester Telephone Company, Rochester Gas & Electric, a row of new houses and a railroad train. Underneath each picture was given the amount of money invested by life insurance companies in bonds or mortgages in

these various enterprises which have helped to build a better city. The other poster told that over \$6,000,000 was paid to Rochester residents by the insurance companies in 1938. Photographs told how this money was used—for clean-up expenses, family income, education, disability benefits and old age income.

"The rest of the exhibit consisted of an enlargement of the picture 'The Sooner You Plan Your Future, the Better Your Future Will Be,' which was between the two posters. On a table in front was a diorama of little figures representing people from all walks of life investing their savings in life insurance, the real pot-of-gold, which returned the savings when needed most.

"We appreciated the cooperation of The National Underwriter in supplying us with the insurance payments for Rochester."

## Life Insurance Payments in 1939 Are Nearly Equal to Major Sources of Cash Farm Income.

\$4 Billion—

\$3 Billion—

\$2 Billion—

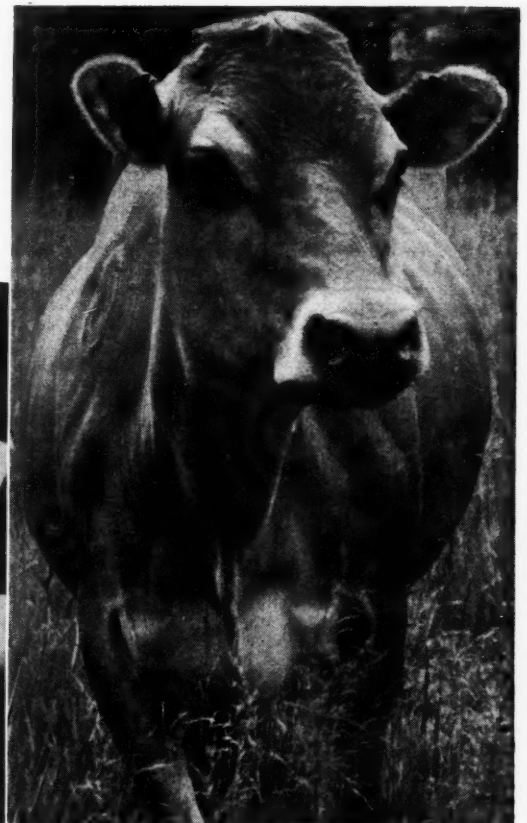
\$1 Billion—



\$3,237,996,000 Cash  
Income from Farm Crops



\$3,107,947,049 Paid to Life Insurance  
Policyholders and Beneficiaries



\$4,472,985,000 Cash Income from  
Livestock and Livestock Products

### New Jersey—Continued

Lockrow.—Charleston Station: E. Bodner.  
—Clifton: R. Grant (plant mgr.), P. Hel-  
legers.—Collinswood: H. Meyers.—Concord:  
J. Shea.—Crawford: E. Gallup. ●Deal: L.  
Rosenheim (banker). ●Elmer: M. Riley  
(hdw. merchant).—Englewood: 1 chemist.  
●Gliford Park: T. Shendlinger.—Glen  
Ridge: W. Newberry, J. Van Marter.  
●Hackensack: M. Wright, Over 310 Indus-  
trial Claims—\$76,507.—Haddonfield: O.  
Bowen (banker), H. White (highway con-  
tractor).—Haddon Heights: M. Weiman  
(retired).—Hammonton: A. Olivo.—Hob-  
oken: Anna Stola, 1 priest, Over 611 Indus-  
trial Claims—\$154,163.—Holmdel: D. Car-  
ney.—Hopelawn: J. Getz.

●Kearby: J. Krajnyk, A. Sebesky.  
●Lakewood: M. Bramson (retired hotel  
prop.), Christine Matter.—Leesburg: L.  
Firman (engineer).—Leonia: D. Stull  
(professor).—Linden: A. Daniel, M. Leng-  
yel. ●Margate City: C. Petze (retired).  
—Marlton: R. Shivers.—Medford: 1 realtor.  
—Metuchen: E. Gallimore, L. Wagie  
(Mgr. Econ-o-Heat Burner & Boiler).  
—Milltown: J. Mayo.—Millville: P. May.  
Over 58 Industrial Claims—\$9,780.—Mor-  
ristown: D. Faulkner. ●New Market: J.  
Nelson.—New Monmouth: 1 retired.—  
North Arlington: M. Asher (merchant), G.  
Quick. ●Ocean City: J. Cone (merchant).  
—Ocean Grove: J. Kempson (retired pub-  
lisher).—Oldwick: Amy Alpaugh.—  
Orange: J. Beaupre (retired), A. Tait.  
Over 416 Industrial Claims—\$114,509.  
●Park Ridge: W. Herbert (retired).  
—Phillipsburg: J. Huff, R. Lundell (adv.).  
—Pitman: 1 physician.—Plainfield: G. Gunn  
(merchant), F. Lee.—Port Murray: A.  
Hotz.—Port Reading: Elenor Leleszi.—  
Princeton: H. Eldridge.

●Rahway: Josephine Fey, J. Mark-  
hus.—Renss: J. Philip.—Ridgeland Park:  
H. Pinto.—Rumson: C. Feigenspan (Pres.  
Feigenspan Brewing Co.).—Rutherford:  
W. Murray (horticulturist). ●Short Hills:  
A. Israel (coffee dealer).—South River: A.  
Bagomery, L. Horvath (retired).—Sparta:  
P. Bush.—Spillman: Susanna Wargo.—  
Succasunna: W. Willetts.—Swedesboro: J.  
White, Jr. ●Teaneck: G. Rath (account-  
ant).—Tenafly: 1 retired surgeon.—Tir-  
ingston: 1 auto salesman. ●Vall: E.  
Walker.—Vineland: C. Albright, W. Taylor.  
●Wenonah: 1 accountant.—West Eng-  
lewood: W. Hardcastle (works mgr.).  
—West New York: Catherine Fulcher, Minni  
Hendel.—West Orange: Louise Bergman,  
T. Hess (mfr.).—Wildwood: W. Miller, E.  
Sinnamon (engineer).—Woodstown: Nellie  
Ellis.—Woodbury: L. Mangum.

### PENNSYLVANIA

Total Payments .....\$288,000,000  
Rank in Payments .....2nd  
Rank in Population .....2nd  
Payments Per Capita .....\$28.30

Ordinary life insurance in force \$6,900-  
827,000 on 3,462,532 policies or \$678 per  
capita. Average size of policy in force  
\$1,993, average new policy sold in 1939  
\$1,746.

The \$288,000,000 in life insurance money  
paid to Pennsylvanians in 1939 exceeded  
the \$204,909,632 in W.P.A. payments in  
the state for the fiscal year, was over  
ten and one-half times the \$26,903,286 in  
P.W.A. grants, and \$284,000,000 in excess  
of the federal agricultural adjustment  
program payments of \$4,394,489, and  
thirteen times the \$22,221,585 in federal  
payments to the state under the social  
security act, thus demonstrating the im-  
portance of life insurance's contribution  
to the economic security of the state.  
Life insurance payments were \$120,000-  
000 more than the \$168,931,025 federal in-  
come taxes collected in Pennsylvania,  
one-fourth of the \$1,176,957,270 in wages  
paid by manufacturers in the state, about  
one-seventh of the \$2,161,900,000 total  
savings bank deposits and \$24,000,000 in  
excess of the \$264,239,000 cash income  
from farm products.

(For towns with fewer claims see  
end of list)

#### ALLENTOWN—\$1,658,000

Over 397 Industrial Claims—\$80,125  
J. Butz, Joseph Durnin, Rose Kan-  
tor, Frank Kelley, Chas. Laros (ins.),  
Wm. Leh (tailor), John Ritz, Wm. Rod-  
gers, Bruno Schreiter (tailor), Josephine  
Senouch, Wm. Thomas, Nettie Tonkin,  
Anna Yarema.

#### ALTOONA—\$688,000

Over 45 Industrial Claims—\$10,004  
W. Craine (city treasurer), Ernest  
Ermine, John Haberstroh (atty.), Geo.  
Houck (merchant), Maxwell Houck, Glenn

Jewett, Roscoe Johnson, Keagy Replogle,  
Emil Schmitt, Wm. Snyder, Harry Walls,  
James Winkler.

#### AMBRIDGE—\$93,000

Stephen Binder, Patrick Carr (supt.  
Rec. Dept. Amer. Bridge Co.), Edward  
Kisel (physician), Frank Lindsay, John  
Tomaszewski.

#### ARCHBALD—\$72,000

Delia Aunger, Rev. Patrick Cawley,  
Mary O'Donnell, Francis O'Rourke, Mary  
Harrison, Mary McHale, Thos. Walsh.

#### ARDMORE—\$416,000

Dr. Benjamin Baer, Geo. Fuhrer  
(retired), Paul Koller.

#### ATHENS—\$76,000

Archie Corser, Mary May, Dr. Rus-  
sell Person.

#### BEAVER FALLS—\$241,000

Over 225 Industrial Claims—\$52,696  
Joseph Alan, Edward Darwin, Law-  
rence Hartung, James Henery, Geo. Mc-  
Peck, Anthony Nene, Jerry Sheehan, Nich-  
olas Verbanc, Wm. Woods.

#### BEDFORD—\$80,000

Wm. Amick, Scott Hammer (re-  
tired), Watson Willoughby.

#### BELLEVEUE—\$142,000

Robert Dickson, Ellen Hefferman,  
Eugene Schaefer.

#### BETHLEHEM—\$625,000

Mari Amberg, Silas Brown, Geo.  
Blair, Wm. Flickinger, Frank Haller,  
Emile Hilaire, Barbara Kalasz, Wm. Opp  
(Dist. Mgr. Pa. Power & Light Co.), Julia  
Pinter, Geo. Smith, Joseph Troxell, Leon-  
ard Tschudy.

#### BRADDOCK—\$294,000

Over 72 Industrial Claims—\$15,294  
Wm. Arensberg, Joseph Aronson,  
Dennis Brick, Ulysses Davis, Samuel Fat-  
gati, Geo. Hutnik, Julia Pavlik, Daniel  
Potts.

#### BRADFORD—\$474,000

Herbert Brandon, Nicole Di Saia,  
Edward Lavin, Wm. Ledebur, Robert  
Mackie (merchant), Geo. Schubert.

#### BUTLER—\$215,000

Over 14 Industrial Claims—\$1,684  
Richard Campbell (agriculturist),

### Prevents Sacrifice of Other Property at a Loss

PENNSYLVANIA—I was executrix of  
the estate of Mr. W. T. D. He left insur-  
ance amounting to \$3,932. He was em-  
ployed in the shipping department of a  
chair company, being with the same com-  
pany over 23 years.

The life insurance took care of all the  
funeral expenses and doctor bills of the  
deceased, which could not have been paid  
without some annoyance and delay.

The deceased left all property and in-  
surance to his four daughters, share alike,  
and one of the daughters and her husband  
have bought the home and are planning to  
remodel it and continue to live there.

The life insurance came at a time when  
it made it possible to pay off debts with-  
out disposing of other property at a sacri-  
fice. It also made the estate larger, and  
made it easier to settle.

I have always had a high opinion of life  
insurance, and still have. Practically all  
my savings go into the payment of pre-  
miums, which I hope will make me able  
to take care of myself in my old age.

It is my earnest desire that the life in-  
surance companies can keep free from gov-  
ernment control, as the politicians would  
like nothing better than to divert the  
funds to their own uses.—Mrs. W. D.

Ralph Krebs, Maddalena Maletta, Clifford  
Prigg, Harry Spector.

#### CAMP HILL—\$40,000

Wm. Moyer, Clara Weitzel, Herman  
Wueschinski.

#### CARBONDALE—\$197,000

Over 34 Industrial Claims—\$10,700  
(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.



## Pennsylvania—Continued

Mary Battle, Willard Breese, Ulysses Carpenter, Chas. Colborn (dentist), Chas. Edgett, Theresa Falbo, Sarah Hosie, Patrick McDonnell, Donald Quinn, Claud Skelton, Chas. Socket, Catherine Tierney.

**CARNEGIE—\$60,000**

Wm. Craig (plumber), Sylvester Critchlow, John Downey, Max Harris, Sayre Millen.

**DANVILLE—\$116,000**

Chas. Bryner (retired clergyman), Wm. Duke, Mary Minnick.

**DREXEL HILL—\$188,000**

Lee Adams (ins.), John Farrell (executive), John Goodwin, Hugo Larsen (V. P. Silver Seal Dairy Products Co.), Freda Weng.

**DUNMORE—\$91,000**

Agnes Gibbons, Celia Ginley, Frank Murphy, Michael Murray, Jr. (att'y.), John Reilly.

**DURYEA—\$42,000**

Elizabeth Areskevich, Margaret Burke, Anna Frencik, Mary Krizofski, Rozalia Kish, Mary Kontratevich, Anni Ver-cavage.

**EASTON—\$238,000**

Over 105 Industrial Claims—\$12,562  
Marjorie Brotzman, Richard Hart, Walter Hunt, Jayne Ort, Floyd Young.

**EDGEWOOD—\$180,000**

Leonidas Aber, David Charters (mechanical engineer), John Reitz, Jr. (realtor), John Saunders.

**ERIE—\$1,416,000**

Life insurance payments averaged \$50 per family.

Life insurance payments over a 23 year period equal the city's annual retail trade volume.

Over a 12½ year period life insurance payments equal the total savings bank deposits in the city.

Over 84 Ordinary Claims

Over 243 Industrial Claims—\$82,172

Gus Baxter, Grover Beckman, Richard Brawer, Wm. Eaglesfield, Clay Faulkner, Wm. Gaekle, Effa Kinney, Alexander Kislewski, Dr. Daniel Kramer, Philip Kramer, Walter Kruszewski, Morris Law-kovitz (tailor), Louis Lardier, Thos. McKinney, Frank Mehler, Chas. Moyer (jeweler), Katherine Neff, Thos. O'Donnell, Edgar Robertson, Ernest Rolfe, Fred Shuring, Geo. Studebaker, Mary Ungar, John Wright.

**FABELL—\$82,000**

Joseph Cantelupo, Ben Davies (health officer), John Hamilton, Daniel Hatty, Leon Jaussen, John Maknay.

**FRACKVILLE—\$92,000**

Agnes Donaghue, Robert Garrett (bank cashier), Anthony Stapy, Jennie Thomas.

## Paid Disability Income for 11 Years Before Death

**PENNSYLVANIA**—My husband was first stricken in 1928 with a serious heart ailment. He had many doctors since that date and was unable to engage in any work.

Fortunately, several years prior to his illness he had bought disability insurance which paid him a monthly income, sufficient for the needs of our family which consists of a son and daughter.

Naturally there were constant doctor bills and my own health was not good so that checks coming to us each month did indeed prove God sent.

My husband lingered 11 years, and passed away in June, 1939, at which time the two children were still minors.

Due to the far reaching power of his insurance we were able to provide a very suitable burial, pay off all debts, our daughter was able to finish her schooling and best of all we three who are remaining, can keep our home, at least for some time to come. I am still in poor health and have double reason to thank God for the insurance as that was the extent of the deceased's estate.

There is nothing to compare with the security of owning insurance protection. If it were possible I would speak personally to every family and urge upon them the great need of purchasing as much insurance as one's income allows. Do not hesitate, buy as much security as is humanly possible.

You see, I know! I have lived through the experience and hope and pray the time is not far away when every householder will feel it a duty and privilege to protect his family and home by the purchase of life insurance.—Mrs. Belle Ulrich.

**FREELAND—\$63,000**

Helen Danko, Peter Green, Francis McHugh, Michael Olensich.

**GLENSIDE—\$44,000**

Walter Masson, Albert Schleher, Jr., David Snyder.

**GREENSBURG—\$230,000**

Over 24 Industrial Claims—\$5,259  
Nicholas Canny (plumber), Richard Cramer, Geo. Taylor (Gen. Mgr. Coal & Coke Co.).

**GREENVILLE—\$51,000**

Wm. Black, John Ekey, John Meakin, Harvey Smith.

**HARRISBURG—\$1,617,000**

Over 52 Ordinary Claims  
Over 85 Industrial Claims—\$16,461  
Earl Arnold (wholesale jobber), Benjamin Balmer, Andrew Boutsellis (restaurateur), Wm. Fickes, Geo. Gorgas (retired druggist), Wm. Harrison, Clarence Hench, Joseph Hepler, Dr. David Hoff, Walter Mader (merchant), W. Ush, Harry Michael (ins.), Genevieve Nissley, Harry Stahl, Grace Stoner (secy.), Robert Wiggins, John Williams, Lena Williams.

**HAZLETON—\$357,000**

Over 59 Industrial Claims—\$18,283  
Ben Elcombe (realtor), Mary Durisin, Chas. Haber, Elizabeth Krivak, Jadwiga Kuta, Jonathan Liebensberger, Stephen Lychack, Susan Matthews, Mary Matuella, Irma Rossi, Pasco Schiavo (att'y.), Mary Satak, James Spattaro, Anna Stick, Anna Tazey.

**HERSHEY—\$30,000**

Faustine Carluccetta, Herman Cooper, Hayes Reilly.

**HOMESTEAD—\$131,000**

J. Dolnich (merchant), P. Hasciak, Ben Matukonis, J. Rozgonyi.

**HOUSTON—\$28,000**

Ralph Barbour, James Bedillion, Wm. Grimes.

**HUNTINGTON—\$95,000**

Curtis Greenland, Wm. Long, Thos. Neal.

**JOHNSTOWN—\$889,000**

Over 60 Industrial Claims—\$17,200  
Louis Cleaver (dentist), Harry Di- bert, Wm. Krieger (ins.), Mary Mihak, Mariangela Passero, Louis Schenkemeyer, Jr., Bessie Stineman, Edgar Swart (druggist), Geo. Wolfe (att'y.).

**KINGSTON—\$188,000**

Margaret Brady, Frank Casterlin (realtor), Jane Davis, Lloyd Harding, R. Turrell.

**KITTANNING—\$92,000**

Catherine Craig, Abraham Greenbaum, Arthur Gruskin (merchant), John Lerner, Alice Stitt.

**LANCASTER—\$960,000**

Over 121 Industrial Claims—\$26,355  
Harry Ahlers, Frederick Gaige, Frances Kreider, Albert McCutcheon, Mary Mishkin, Ida Pontz, Ray Rutt, H. Sherts.

**LANSDOWN—\$153,000**

Over 39 Industrial Claims—\$10,672  
Katherine Bubak, Rev. Leo Fahey, Martha Mascoe, Reese Reese.

**LATROBE—\$165,000**

Charles Brant, Chas. Finckrock, Anna Gibson, Robert Osborne, Victor Stader, Eldridge Stumbaugh.

**LEBANON—\$215,000**

J. Grosky, Elias Kline, J. Light, Al-verta Shenk.

**LEWISBURG—\$32,000**

Edwin Barner, Rev. Wesley Camp- bell, Clarence Gensley.

**LYNDORA—\$23,000**

Anna Brown, Harry Horwat, Riley Milich, Mitchel Povlick, Joseph Radwan- ski.

**McADOO—\$33,000**

Offie Benjamin, Julia Butala, John Potoma, Adam Ryba.

**McKEESPORT—\$662,000**

Over 352 Industrial Claims—\$109,263  
Charles Barton, Harry Burrows, Anson Campbell, Wilmer Dawkins, Arthur Engelman, Elmer Hajduk, Dr. Wm. Hel- sey, John Kanuk, John Kyowski, Carl Landstrom, Michael Pausic, Enoch Pitts (Secy. McKeesport Hospital), Anna Sini- chak, Katie Steehan, Geo. Sullivan, Am- brose Swauger, Wm. Winsa, Susie Yonek.

**McKEES ROCKS—\$39,000**

John Downie, Frank Eyke, Jufez Fedorelo, Mary Jedinak, Harry Kosarysz, Harry Priddy, Alex Repack, Meri Kobul- nicki, Theresa Spugnardi.

**MAYFIELD—\$27,000**

Efrozina Adamiak, Annie Chay- kowsky, Mary Kolange, Maria Kulik.

**MEADVILLE—\$237,000**

Charles Craine, Curtis Day, Arthur Leberman (realtor), Wallace Walker (Pres. Talon, Inc.).

**MECHANICSBURG—\$85,000**

Lester Bricker, Joseph Conrad, John Farence, John Heiges, Alfred Stevens.

**MONESSEN—\$97,000**

Edward Kitz, Wm. McShaffrey, Wm. Stephens (realtor), Dr. John Travis.

**MOUNT CARMEL—\$64,000**

Jos. Andrusalag, Ignatius Higgins (undertaker), Joseph Malinowski (theatre mgr.).

**MOUNT LEBANON—\$341,000**

Michael Born, Ralph Durso, Samuel Eckels (consulting civil engineer), Fran- cis Fitch, Clark Gould (hdw. merchant), Wm. Shaw, Chester Smoot, James Tate.

**NANTICOKE—\$205,000**

Juliana Binkowski, Kostanty Lu- zinski, Antonia Miskieurcz.

**NEW CASTLE—\$319,000**

Over 34 Industrial Claims—\$5,200  
Dr. Walter Campbell, Margaret Cowden, Jack Korpela, Frank Lowry (re- tired), Leonora McGaffie, Giovanni Matteo (retired), Geo. Uffnar.

**NEW KENSINGTON—\$162,000**

Dr. Geo. Krieger, Pauline Rackoff, Wm. Stark, Ennis Thompson.

**NORRISTOWN—\$363,000**

Over 318 Industrial Claims—\$62,598  
Henry Longmore, Frances Wood- land, Elizabeth Yocum.

**NORTHAMPTON—\$71,000**

Catherine Richards, Susan Demko, Frank Hader, John Longyear, Marya Maj- broda, Albert Mathern, Mary Papjo, Justin Romanchik.

**OIL CITY—\$242,000**

Henry Downs, Mary Seiple, Walter Stevens (banker), Thos. Stewart, Jr.

**OLYPHANT—\$84,000**

Susie Bernst, Walter Davis, Annie Gillespie, Wm. Klingel, Joseph Kranick, Daniel Petrochko, Anastasia Taylor, Catherine Woznak, Mary Zvolansky.

**PALMERTON—\$51,000**

Geo. Donsecz, Anna Lesko, Robert Seybert.

**PHILADELPHIA—\$39,150,000**

Life insurance payments averaged \$85 per family.

They represent 16 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 16 year period equal the city's annual retail trade volume.

Over a 20½ year period life insurance payments equal the total National bank deposits in the city.

Over 610 Ordinary Claims

Over 6,437 Industrial Claims—\$1,271,303

## CLAIMS BY AMOUNTS:

1—\$100,000 or over
13—50,000 to 100,000
22—25,000 to 50,000
61—10,000 to 25,000
70—5,000 to 10,000
80—3,000 to 5,000
80—2,000; 283—1,000

Herman Allyn, Thos. Andrut, Lizzie Bakos, Kalman Baratz, Samuel Barker (bank pres.), A. Bickstein, Samuel Boss, J. Bouchow, Martha Boyer, Dorothy Bozay- ian, Giuseppe Bracato (grocer), Eugene Brautigan, Bronislawn Pietrzyki, Chas. Brown, Walter Brown, James Brownridge, Wm. Bulkin, Robert Campbell, Sidney Cardonick, Harry Carroll (salesman), Michael Ciavola, John Collins, Lewis Con- ner (salesman), Morris Cooperman, Joseph Corbett, Andrew Costello (retired), James

(CONTINUED ON NEXT PAGE)

## Family Life Goes on with Aid of Life Insurance

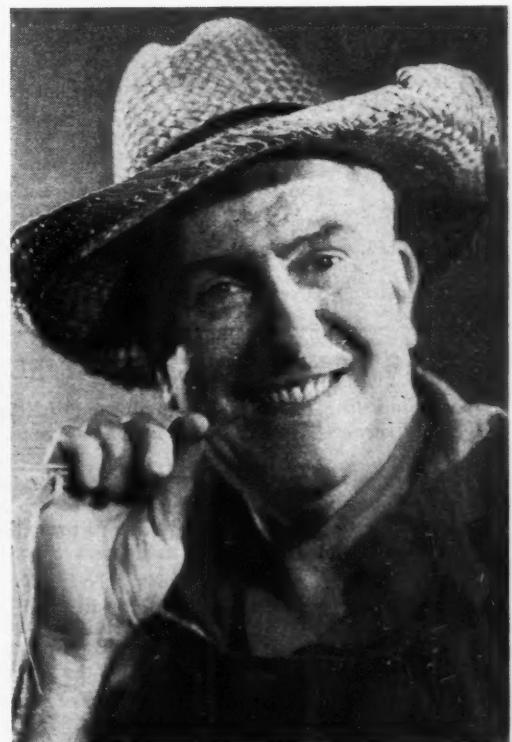
**PENNSYLVANIA**—My husband was a drug salesman for McKesson & Robbins. He was just 45 years old. At the time of his death last August we were living like so many other American families, up to every cent my husband earned. A boy in col- lege, two children in high school, a maid, a car, life insurance premiums to pay, health and accident insurance premiums to pay. There just wasn't any reserve fund at all. However, thank God for the life in- surance for which we had paid so faith- fully throughout the years. My husband carried \$20,000.

About \$2,000 was needed immediately for a clean up fund. Funeral expenses, doctor bills, current debts, the last two payments on the car, a small loan in the bank and other little items that I felt should be cleaned up.

My husband died in the middle of Au- gust and it was only a little less than three weeks before I had to get the children ready to go back to school. Bob, a senior at state college, had worked all summer so that he was able to buy his own cloth- ing and have a little money left in his pocket. However, thanks to the life in- surance money his first semester fees were met and his first month's budget bill was paid and he picked up his college life just where he had left off in June. Richard, a senior at high school, was able to get his fall outfit and go back to school just as though his daddy were still providing. Ellen was just starting junior high. She is 12 and just at the age when a little girl needs the right sort of clothes to make her carry herself well and to help her through the difficult awkward age. How could I have managed all this without the life in- surance money? We had no other money at all.

As for myself, I was strengthened by the thought that I was not destitute, that I was able to do all the things for my children that had to be done, that my hus- band's debts were paid and that we were all able to gather up the loose threads of our lives and go on . . . just as daddy would have wanted us to. Within two months after my husband's death I was out earning a living so that my precious life insurance nest egg would remain in- tact. And you'll never guess what I am doing. I am selling life insurance.— Mrs. H. H.

For every \$10 of cash income on farm products in 1939, life insurance companies paid out \$4 to policy- holders and benefi- ciaries. Life in- surance payments total- ing \$3,107,947,049 were four and a half times the \$682,651,- 740 paid farmers under the federal agricultural adjust- ment program in 1939.



Names in each town are only a partial list of claims paid during 1939.

### Pennsylvania—Continued

Crumbie (retired), Rene Curran, Dr. Walter Daly, Olive DeVane, John Devine, Mary Dickert, Domenico Di Filippo (real-estate), Francesco Di Guglielmo, John Dique, Thomas Dobson, Joseph Dolan, Sr., Natale Drissner, Edward Dunbar, James Dunlap.

Spencer Edmiston (wholesale meat dealer), Michael Erkens, Allen Evans, Samuel Fehling, John Fenazzo, Dr. Harvey Fiet, Henry Fisher, Joseph Friel, James Gallagher (reporter), Samuel Gallant (merchant), Lewis Gibbs (ins.), Frederick Gillinder (atty.), Jacob Goldey (bank teller), David Gould, Chas. Greenmeyer (retired druggist), Paul Greenfield, F. Halpen (wholesale grocer), Fessenden Hall (merchant), John Hardy, James Harvey, Ulrick Hemm, Henry Hoppert (claim adjuster), Abraham Horwitz (retired), Anthony Huizdo (tailor), Mary Hund, Lillie Jacobs, Morris Kalikman (box mfr.), Chas. Kauck, Jr., Wm. Kelly, Linwood Kinder (salesman), Wm. Kitchen (textile mfr.), Wm. Kochler, Sr., Jennie Kolodj, Louis Kramer (V. P. Bayuk Cigars Co.), Frank Kur (Part Owner, Exhibit Sales Co.), Louis Kushner (executive), Geo. Lange (merchant), Rev. Clarence Logle.

Wm. MacNeil, Beulah McGee, Chas. McMahon, Philip McPoyle, Jr., Hugh McShea (dentist), John Maines, Geo. Marsden (estimator), Troy Martin, Raffaele Menna (tailor), Chas. Metzger, Harry Metzger, Wm. Mooney (retired), Wm. Moore, Wm. Morris, Robert von Moschizker, Curtis Mullin, Annie Murphy, John Murphy, Jr., Geo. Negley, Theo. Neill, Grace Newbold (bank clerk), James O'Brien, Marie O'Connor, J. Odenath, Pasquale Palouge (tailor), Victor Paul (realtor), Blanche Peltzman, Fred Pfister, Samuel Pierce, James Plant, Harris Posternack, James Pullins, Matthew Quigley (Part Owner, Standard Ice & Coal Co.), Chas. Radford, Fulton Ralston, Franklin Roach, Jules Robbins (atty.), Albert Rosen (printer), Michael Ruto.

Alfonse Sarnese, Harry Scherdorf (merchant), Earl Schofield, Alberto Sida, Herman Sherman, Arno Shuman (engineer), Siegfried Sternberg, Jean Snyder, Joseph Specter, Max Stein, Chas. Stevens (newspaper adv.), James Strawbridge (retired), Arthur Sykes, Geo. Tams (silk mfr.), Ottavio Tascione, Chas. Teblum, Frederick Temler, John Tittermary, Howard Walter, Emil Weber, Chas. Weinstein (realtor), Chas. Welter (retired), Daniel Wheelin, Herbert Whitehead, Elias Wilf, Leonard Wilson, Samuel Wilson (Mayor of Philadelphia), Sadie Winterbottom, John Wisener, Nathan Wisnietz, Louis Wolf, Cleaver Yoder, Joe Young, Mary Zlakowski.

### PITTSBURGH—\$31,545,000

Life insurance payments averaged \$203 per family.

They represent 44 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over an 8½ year period equal the city's annual retail trade volume.

Over a 1½ year period life insurance payments equal the total savings bank deposits in the city.

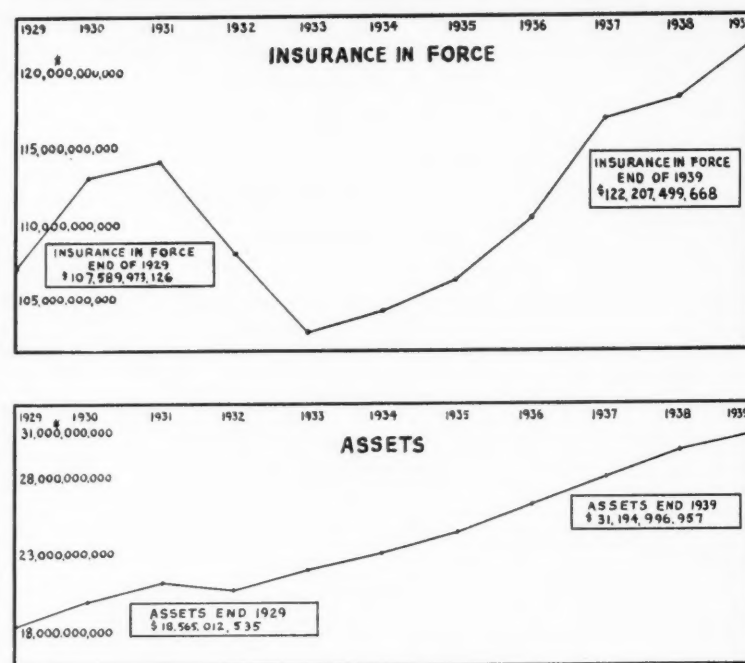
Over 768 Ordinary Claims  
Over 1,720 Industrial Claims—\$248,188

#### CLAIMS BY AMOUNTS:

2—\$500,000 or over
1—250,000 to \$500,000
4—100,000 to 250,000
9—50,000 to 100,000
33—25,000 to 50,000
71—10,000 to 25,000
75—5,000 to 10,000
215—3,000 to 5,000
139—2,000; 219—1,000

Harry Allyn, Rhoda Anderson, Guido Avon, Edwin Bailey, Edward Baker, James Barrett, Jeremiah Beattie, Joseph Beatty, Chas. Behringer, Rev. John Betts, Pachoni Bischak, Chas. Blank (undertaker), Edmund Boots, John Borsh, Harold Bosely (chain store mgr.), Carl Braun, Jr. (Treas. Philadelphia Co.), Nelson Brewer, Chas. Burger (V. P. Gulf Oil Corp.), Edward Bupp, Harry Burdick, Ed-

## Life Insurance Progresses in 1930's



The marked progress made by life insurance companies in the 1930's is shown by these charts. Since 1933 life insurance in force has steadily increased, the increase for the decade being 13½ percent. Assets, except for a slight downward deviation in 1932, have shown a pronounced increase for the decade of 68 percent.

ward Burkart, Elizabeth Burrows, Isaac Chotiner, David Clark (Pres. D. L. Clark Co., Candy Mfrs.), Wm. Coates (Pres. Coates, Gregg, Miller Co.), Bartholomew Coffey, Frances Cohen, Isaac Cohen, John Colbert, Martin Crain, Wm. Culgen, Filomena Cuminondo, Dan Davis (Supt. Southern Wheel Corp.), Robert Dempsey, John DeMuth, Wm. Dickie (purchasing agt.), Lillian Dinsmore, Emile Doublet, Bernard Dovel, Thomas Dover, Luther Ellison, Helen England, John Epping, Edwin Fallgren, John Farris, Geo. Paul, Abe Feinberg, Paul Finnegan, Martin Flanagan, John Florey (druggist), Benjamin Follansbee (retired steel mfr.).

Edward Gearing, Matthew Geyer, Joseph Giffen, Robert Golden, Raymond Gough, Archie Gribben, Julius Guger (car builder), Elisa Guzzo, James Harper, Herman Hegmann, John Henk, James Henry, Wm. Herron (physician), Lewis Herwick, Wm. Holl, John Hooper (retired), James Hueston, Harold Huggins, Carl Iverson, Sr. (building contractor), Benjamin Jaffe (theatre mgr.), Edward Johnson, John Jupinko, Mary Kardos, Jacob Kaufman, Frank Kaweck, Francis Kenny, Richard Killingsworth, Wm. Kirsch, Frank Klatman, Frank Kramer, Mike Kusko, Nathan Labovich, Cherubino Lechner, Joseph Leonard, asst. supt. Hardie Bros. Candy Co.), Morris Levin, Isaac Lewis, Jennie Lighter, Andrew Linderman, Samuel Lindsay, Frank Link (atty.), Paul Lipo (tailor), Edward Lippert, Gustave Lintner, Rhys Loveday, Chas. McCullough, Robert McCullough, John McFadden, Clara McGrain, Alexander McKee, Wm. Kelby, Dora McKnight, Robt. McMeekin, Jr. (plumber), Chas. McNeely (chief engineer), Clara McNulty, Loren Madden (Dist. Mgr. Ludlow Valve Mfg. Co.), Alex Maleron, Michele Mainiero, Thos. Maloy (civil engineer), Thos. Marmins (contractor), James Mead, Joseph Meder, H. Mercer (atty.), Davis Metschan, Alfred Miller,

James Miller, Mary Miller, Marguerite Milligan, Clarence Mischler, Zelek Mogelansky, Joseph Modell, Wilbur Moore, Timothy Moran, Earl Morton (V. P. Commonwealth Trust Co.), Louis Nagy, Fred Nesbitt, John Newman, Theo. Nicholas, Gale Nutty.

Emma O'Rourke, Marquis Orr, Sr., Joseph Paleckis, Grace Paolina, Henry Parkhill (ins.), Alex Parlett, Peter Patenas, Godfrey Petrick, Clayton Potter, Louis Price, Robert Pyle, Glenn Radcliffe, Dorothea Reck, Wm. Robertson, Lavin Robinson, Andrew Rodler, Secondino Rossi (tailor), Joseph Russell, Jerome Sanders, Wm. Sarver, Herman Sasse, Chas. Scheif (atty.), Frank Scherer, Samuel Scott (secy.-treas. lumber co.), Arthur Severn (sales engineer), Sara Siegal, James Silver, Eugene Simkins, Frank Smith (civil engineer), Geo. Smith, Mildred Smith, Oscar Solodar (druggist), Abraham Somerman, Walter Stanton, J. Starr (Pres. Hewitt Rubber Co.), Frank Stein (executive), Wm. Steuarnagle, Alan Stevenson, Sigmund Stingel, Boyd Suthers (freight agt.).

Ellis Taylor, John Thomas, Marion Tortorete, Dr. Carl Truter, John Uetz, Henry Uffelman, Rosalia Vena, Mary Vickers, Albert Walter, Wm. Walter, Ed. Walther, Chas. Weber (lumber co. pres.), Geo. Welsh, Chas. Werner, Dr. Wm. Wesley, Abraham Westerman, Wm. Wheatley, Sheldon White, John Windia, Muriel Woodruff, Jennie Woomer, Geo. Zilion, Frank Zimantiss, Helen Zitelli, Dr. Edwin Zugsmith.

**PITTSBURGH—\$162,000**  
Mary Morris, Emmett Reilly (physician), Eva Schachochius.

**POTTSVILLE—\$220,000**  
Over 78 Industrial Claims—\$20,064

Dr. M. Householder, John Howells, Harry Sommer (barber), Amy Stephens.

**PUNXSUTAWNEY—\$70,000**  
John Dinger, Norman Dunmire, Fenton McAfee.

### READING—\$1,437,000

Life insurance payments averaged \$52 per family.

They represent 7 percent of the wages paid by manufacturers operating in the city.

Over 97 Ordinary Claims  
Over 164 Industrial Claims—\$32,360

Warren Adams, Jesse Cox, Myer Gildin, Chas. Gorrell, Flora Naugle, Frederick Scheffey, Irvin Steffey, Daniel Treweitz, Alfred Welle.

### SCRANTON—\$3,360,000

Life insurance payments averaged \$102 per family.

They represent 41 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 15 year

period equal the city's annual retail trade volume.

Over a 26 year period life insurance payments equal the total bank deposits in the city.

Over 105 Ordinary Claims  
Over 90 Industrial Claims—\$24,186  
Manuel Alpert, Cora Bittenbender, Julius Blaha, Thos. Brooks (retired), Annie Carey, Mary Corby, Michael Fahey, Geo. Felton, Michael Flanagan, Kate Glynn, Mary Gaffney, Wm. Goldberg (cap mfr.), Mary Gordon, Elizabeth Hellard, John Hinton, Anna Hubshman, Fruzia Husenica, Josephine Jacobawicz, Thos. James, Evan Jones (retired lumber dealer), Marie Kaulich, John Kelly (atty.), Bessie Kuker, Frederick LeQuire, Catherine Loftus, Jacob Nogi (merchant), Gabriel Patko, Harry Rosenberg (grocer), Mathilda Ruddy, Wm. Ryder, Catherine Skarnulas, Cella Stanco, Mary Szineka, Rev. Andrew Zychowicz.

**SHAMOKIN—\$230,000**  
Over 79 Industrial Claims—\$19,357  
J. Henninger, Wm. Ryan (atty.), Francis Shaffer.

**SHARON—\$322,000**  
David Bastress, Sallie Latham, Joseph Mayer (merchant), Joseph Roccapalumbo, John Schaffer, Jacob Schwartz, Fred Stewart.

**SOMERSET—\$24,000**  
Howard Bittner, Harvey Lohr, Milton Meyers (contractor).

**STEELTON—\$53,000**  
Donald Kepner, T. Prowell, Wm. Stabna.

**THOMPSON—\$20,000**  
Mary Freach, Chas. Leach, Geo. Wheeler.

**THROOP—\$41,000**  
Annie Collier, Tillie Girdzeunis, John Hettman, Sarah Monahan.

**TITUSVILLE—\$60,000**  
Alfred Anderson, Albin Benson, Joseph Buchan, Earl Curry, John Lawrence, Wm. Tucker.

**UNIONTOWN—\$214,000**  
Over 29 Industrial Claims—\$5,892  
Nelle Brown, Harry Clemmer, Thos. Henderson, Walter Livengood, Geo. Tanner.

**UPPER DARBY—\$517,000**  
Harry Lucas, Chas. Lull, James McCampbell (dentist), Richard Parker, W. (CONTINUED ON NEXT PAGE)

## Money Paid Promptly—No Red Tape

**NEW JERSEY**—My father was one of the most enthusiastic "rooters" for life insurance I have ever known. Thus, all my life I have understood its importance as the safest form of investment. However, it was not until this recent experience, my husband's passing, that I appreciated in full measure the wisdom and reward of having carried our insurance payments faithfully through all the years.

My husband was a graduate of Columbia University, and took his accountancy course by correspondence with University of Chicago. For many years he was a cost accountant.

Within a week after Mr. T's death, checks from two insurance companies came to me. There was no red tape—no inheritance tax to pay. They were mine outright. It was a comfort to be able to pay the hospital and doctor's bills immediately, and to take advantage of a 10 per cent discount for prompt payment on the undertaker's bill.

These expenses could not have been met so easily without the insurance money, for even if I had had enough in our joint savings account, the bank could not have permitted me to draw but half the balance until after all the red tape of probating the will, securing a surrogate's certificate, and a waiver from the transfer inheritance tax bureau.

Our insurance money has finished payments on a summer home we were purchasing, brought to completion some building and loan shares and taken care of some old debts, so that my daughters and I have no monthly payments to carry beyond our living expenses.

The balance of the insurance has gone into a good bank to become our "nest egg" to be used only in great emergency.

Naturally I am more "sold" on life insurance than ever before, having experienced the comfort of its bounty when it was much needed. You may be sure every member of our family will continue carrying as much as possible for the protection of each other.—Mrs. E. G. T.

## CUTS DOWN GOVERNMENT RELIEF EXPENSES

In pointing out how life insurance aids in relieving government of social responsibility, Walter D. Fuller, president Curtis Publishing Co., said:

"It appears to me that one of the first concerns of state and federal government should be to encourage individuals to provide for their own security when old age approaches or when death takes the income producer from the family. Certainly under present social conditions government is accepting the responsibility for caring for old age and for the relief of those who are otherwise not provided for. The more that people are encouraged to provide for themselves through insurance, the less the burden upon government and, through government, upon the taxpayer. Therefore, it would seem that government should in every way aid the insurance companies and relieve them from undue expense and taxation."

Names in each town are only a partial list of claims paid during 1939.



## Pennsylvania—Continued

Roberts, Alfred Rowland (sales mgr.), Thos. Ryan (retired).

**VAN DERGRIFT—\$83,000**

Wm. Donahey, Wm. Kennedy, Domenica LeDonne, Alpha Shirey, Samuel Wiggins.

**WASHINGTON—\$225,000**

Fred Bridges, McCune Carter, Ernest Crumrine (atty.), Mark Decker (pat. ent. atty.), Franklin Foringer, Clyde Goe, Isa Guttery, John Hana, Ora Leonard, Frank McCracken, Robert McKinney, W. McWilliams, Wm. Miller, James Minton, Wm. Nease (merchant), Joseph Randle, David Smith (druggist).

**WAYNESBORO—\$80,000**

Wm. Minick (atty.), Rev. Pius Poist, Valentine Smith.

**WAYNESBURG—\$54,000**

Leo George, Wm. Kyle (atty.), Wm. Pratt, John Williams.

**WEST HAZLETON—\$60,000**

Samuel Drasher, Lewis Leitner, Magdalene Plitnich, Eva Smarsh.

**WEST VIEW—\$44,000**

James Evans, Levi Malone, Walter Wagner, Joseph Yost (merchant tailor).

**WILKES-BARRE—\$1,315,000**

Over 95 Industrial Claims—\$21,963  
Julia Bugucki, Hubert Conaleau (hotel prop.), Barbara Conway, W. Dlugoszewski (hotel prop.), Harry Geddes, Benjamin Hans (accountant), Louis Hertz (salesman), Margaret Jacobs, Alfred Johns (retired), Evan Jones (atty.), Paulie Kocik, Susana Kozdemba, Felix Levy (retired), Margaret Loughman, Geo. Marko, Frank Price, Carl Shiffer, G. Skobdzinski, Ruth Solomon, Wm. Weis (retired shoe mfr.), Mary Wolch.

**WILKINSBURG—\$217,000**

Elizabeth Boal, Harry Deal, Littleton Hayman, Daniel Horner (realtor), Alfred Templeton, Harry Warfel (ins.).

**WILLIAMSPORT—\$990,000**

Over 60 Ordinary Claims  
Walter Boyer, Harry Bubb (grocer), Henry Colton, Maynard Dunlap, Louis Gates, Wm. Grady (store mgr.), Chris Grove, Wm. Leeds, Chas. Mitman, Hugh Mix (taxidermist), Naomi Peters, Wm. Phillips (mfr.), Patrick Shay, Clarence Winner (grocer), Hiram Wurster, Eva Young (retired).

**WINDBER—\$119,000**

Calvin Davis (dentist), Arvi Fulgenzi, Susan Pepoy.

**YORK—\$1,625,000**

Over 89 Industrial Claims—\$10,136  
Jemie Binder, Attalus Bitner, Geo. Bower, Arthur Downes, Jacob Druck, John Eades (secy. & sales engineer), Kurwin Eisenhart (Gen. Supt. York Railways Co.), Esrom Eyster, Jacob Fishel (owner of bakery), Thomas Hiestand (retired realtor), Wm. McDonald, Samuel Moyer (plant mgr.), Henry Rebert, Andrew Strayer, Jacob Waughel, Dr. Louis Weaver.

**OTHER PENNSYLVANIA TOWNS—\$13,360,000****(Partial List)**

●Abington: H. Ambler, Jr. (atty.), Akeley: G. Wilcox. ●Alliquippa: G. Haydin, D. Ingram. ●Allegheny: R. Armstrong. ●Anpreas: W. Miller. ●Apollo: J. Lambing, J. McQuiklin. ●Ashley: Flora McConnell, Barbara Martin. ●Aspers: C. Bushey. ●Aspinwall: R. Boyd, James Lewis. ●Avoca: H. Weller, H. Willis. ●Bala-Cynwyn: J. Graves. ●Bangor: I. Kressler, L. Repsher. ●Bardwell: J. Boyd. ●Belle Vernon: C. McKean, Louise Pore. ●Bellwood: W. Miller. ●Benton: J. Wright. ●Berlin: P. Collins, J. Gindlesberger (coal operator). ●Berwick: J. Hosler. ●Blain: J. Pattison. ●Blakely: J. Boyer. ●Bloomersburg: C. Hess, Irma Ward. ●Brackenridge: Dr. T. Aye. ●Breeze-wood: G. Rohm. ●Bridgeville: S. McFarland (atty.). ●Bridsboro: W. Hohl. ●Brookway: G. Humphreys. ●Brookline: E. Ehmman. ●Burston: Rev. T. Phillips. ●Butter Pike: M. Hulburd.

●California: Rev. J. Burson. ●Carlisle: W. Heberlig, T. Jacobs (atty.), E. Jacoby. ●Catasauqua: G. King. ●Cementon: J. Karz. ●Chambersburg: C. Rebok.

## Pays \$383 in Premiums— Beneficiary Gets \$40,000

On December 20, 1934, a policy in the amount of \$20,000 was issued on the life of a man, 39 years of age. It was on the modified life form of policy, including a double indemnity provision. The quarterly premium for the coverage was \$76.60.

A little over a year later, the insured slipped on the ice in his own driveway, and suffered injuries which resulted in his death on February 22, 1936. He had paid \$383.00 in premiums and a check for \$40,000 in lump sum, was paid to his beneficiary, his wife.

Premiums paid.....\$ 383  
Payment to Beneficiary..... 40,000  
Gain on investment of 10,443 percent.

Names in each town are only a partial list of claims paid during 1939.



Life insurance is old age smile insurance. Instead of worrying about income from general investments, life insurance enables older persons to face the future with a smile.

While the nation's income from dividends, interest, net rents and royalties has fluctuated during the 1930's and has been as low as 58 percent (in 1932) of the 1929 income from those sources and only 72 percent in 1938 (the last available figure), life insurance payments under endowment and annuity contracts have increased 78 percent since 1929—from \$262,452,317 to \$468,072,459 in 1939.

Blanche Seilhamer. ●Chancellor: A. Grove. ●Charlert: W. Kerfoot (bank pres.). ●Cheltenham: W. Yorke. ●Chester: Over 115 industrial claims, \$25,147. L. Dixon, J. Phillips. ●Chestnut Hill: J. Keith (Spec. Agt. Bureau of Investigation). ●Clarks Summit: R. Richards. ●Claysville: O. Dagua, J. Palmer. ●Clearfield: W. Reading (ins.). ●Clifford: J. De Fazio. ●Clinton: C. Brown. ●Columbia: Agnes Salzman, G. Seibert. ●Conestoga: A. Benedict. ●Conneautville: Frances Flynn. ●Connellsville: Banks Brown, M. Riedman. ●Conquenessing: J. Brandon. ●Cooperstown: J. Wygant. ●Coraopolis: G. Donally, J. McAdams. ●Crafton: G. Bond, J. Killeen. ●Curtisville: M. Godlesky. ●Custer City: Ellen Murphy, F. Ward. ●Cynwld: J. Bartlett (ins.).

●Dalton: H. Northup, G. Simonson. ●Danielsville: S. Hayik. ●Dayton: W. Grove. ●Deep Valley: M. Bissett. ●Derby: H. Hartman. ●Devon: W. Ryan. ●Doylestown: A. Owen. ●DuBois: J. Black, W. Check. ●Dunbar: A. Gilmore. ●Dunns Station: J. Fulton. ●DuPont: Elizabeth Gallorn, J. Lokuta. ●Duquesne: Mary Kancir, M. Kochis. ●East Berlin: Catherine Gilbert. ●East Stroudsburg: G. Hughes. ●Ebensburg: Alex Strittmatter. ●Edinboro: C. Lewis. ●Elizabethtown: Rev. H. Ober. ●Elizabethville: M. Kissinger. ●Ellwood City: S. McKim, W. Pagh. ●Esterly: W. S. Adams (pres. St. Lawrence Dairy Co.). ●Everett: G. Ritchey, E. Yohn. ●Exeter: Mary Olshefsky.

●Factoryville: Mina Rought. ●Fairbanks: W. Davis. ●Fayette City: C. Huston, Sr. (dental surgeon). ●Fleetville: P. Motts. ●Fleming: E. Bodley. ●Frankford: J. Horrocks (Pres. Horrocks & Bro.). ●Franklin: Dr. C. Brown. ●Freeport: J. Reid. ●Frostburg: J. Dinger. ●Gaines: H. Ingham. ●Gallitzin: J. Reed (druggist). ●Gelatto: Victoria Savinsky. ●Germanstown: I. Smyth, Jr. ●Gibsonia: A. Lamb. ●Girard: W. Kelch. ●Girardville: J. Herrity. ●Glassport: W. Downing. ●Glenolden: H. Cline, A. Rose. ●Good Pine: Lillie Hill. ●Grantville: A. Rexrode. ●Greencastle: H. Chritzman, J. Omwake. ●Grove City: J. McDonald, G. Mitchell.

●Haddonfield: P. Christaldi. ●Harrison Valley: J. Lovell. ●Hastings: C. Grybosky. ●Haverford: M. Bingham. ●Hawley: L. Geisler, J. Tether. ●Hillcrest: T. Polito (landscape gardener). ●Holidaysburg: E. McMaster. ●Hollisopple: F. Springer. ●Holmes: J. Moore. ●Honesdale:

F. Skalski. ●Hudson: S. Synoracki. ●Hummelstown: A. Myers, W. Umberger. ●Hustontown: V. Hess, Dr. H. McClain. ●Imperial: A. Wood. ●Ingomar: C. Stanton. ●Ingram: H. Miller, R. Pyle. ●Irwin: J. George. ●Jeanette: A. Greenawalt. ●Kane: E. Watkins. ●Karns City: J. Burkett (oil well contractor). ●Kulpmont: T. Shegan.

●Langhorne: A. Townsend (realtor). ●Leechburg: A. Ginzler. ●Lehighton: Lila Gregory, H. Mulhearn. ●Lemoyne: A. Burlew, W. Bushey. ●Lewistown: T. Johnson, B. Stafford. ●Library: W. Lyon. ●Linesville: C. Merry. ●Lititz: C. Landes. ●Llysven: K. Replogle. ●Lookout: L. Hill. ●Lykens: Mary Fetterhoff. ●McAdoo Heights: Julia Lentz, J. Novorolnik. ●McSparran: Elizabeth Grubb. ●Mahoney City: A. Dziadosz. ●Mahonoy Plane: Rev. W. Gaughan. ●Manchester: J. Schriver. ●Manheim: C. Kreider. ●Marietta: J. Frey. ●Mayport: R. Minich. ●Media: F. Roberts. ●Merion: W. Lilley (inv. broker). ●E. Smith. ●Middleport: F. Connelly. ●Middletown: R. Raymond. ●Midway: R. Dickson. ●Mill Run: J. Gibson. ●Millvale: Helen Montgomery. ●Minooka: J. Coyne. ●Monaca: T. Holbrook, Dr. E. Perri. ●Monongahela: F. Detwiler, S. Gardner. ●Monroe: Maria Fritch. ●Morrisville: Veronica Elchek. ●Moscow: E. Benjamin, M. Swartz. ●Mt. Joy: G. Endsow. ●Mt. Pleasant: S. Weinberg. ●Muncy: Helen Artley, J. Joyce. ●Munhall: W. Conroy, B. Southall. ●Murraysville: M. Morris. ●Myerstown: J. Ulrich (ins.).

●Nanty-Glo: T. Burns (justice of peace). ●New Bethlehem: W. Sigworth. ●New Brighton: F. McDonald. ●New Cumberland: J. Dillar, Frances Dugan. ●New Freedom: A. Hain. ●New Oxford: E. Livingston. ●New Providence: Esther Reese. ●New Wilmington: W. Conway (Editor, New Wilmington Globe). ●W. Edmiston. ●North Braddock: J. Burke. ●W. Dixon. ●North East: A. Carr. ●North Girard: P. Lemmon. ●Oak Park: Bess von Kessel. ●Oley: Dr. M. Clouser. ●Orson: C. Hine, Clara Sillsbee. ●Oxford: C. Patterson. ●Parkers Landing: J. Jolly. ●Parsons: A. Spricher. ●Patton: F. Cunningham. ●Peach Bottom: C. Smith (ins.). ●Peely: Mary Brislin. ●Penbrook: L. Garman. ●Pennsburg: Mamie Reigner. ●Picture Rocks: G. Farrell (school principal). ●Pittsburg: R. Elliott. ●Pleasant Mount: H. Byrnan. ●Ponce: J. Barquet. ●Portville: F. Ungerman. ●Fort Royal: D. Kepner. ●Fort Royal: J. McMeen. ●Port Vue: C. Blamick. ●Pottstown: C. Keiser (contractor). ●Prospect Park: C. Simpson, S. Woodrow.

●Quarryville: R. Strubel. ●Red Hill: N. Harpel. ●Red Lion: C. Meads. ●Richboro: Carmen Sauer. ●Ridgway: L. Cuthbert (chief chemist Elk Tanning Co.). ●N. Nordstrom. ●Roaring Spring: L. Yingling. ●Robesonia: G. Hix (Supt. Vogue Knitting Mill). ●Rochester: Jessie Malone. ●Rogersville: J. Morris. ●Ross-ville: G. Barnes. ●Rydal: A. Darnbrough (executive). ●St. Clair: Mary Hammer. ●St. Davids: S. Snowden. ●Salina: L. Deemer. ●Saltzburg: J. McDivitt. ●Sandy Lake: C. Voorhies. ●Sayre: R. Drislane, Dr. R. Lewis (dentist). ●Scottdale: L. Davis, Gwyneth Hart. ●Selinsgrove: Rev. C. Kline. ●Sellersville: W. Bischoff. ●Sharpsburg: F. Ferraro. ●Sharpshville: Mary Eberhardt. ●Shenandoah: W. Yodis. ●Shields: W. Walker. ●Shippenburg: W. Dubbs (postmaster), R. Gensler. ●Shippenville: J. Hach. ●Simpson: P. Kennedy. ●Slatington: Agnes Schneck. ●Beatrice Williams. ●Sligo: F. McCall, E. Silves. ●South Bethlehem: A. Auerbach, Mary Petrone. ●South Williamsport: W. Hyman. ●Spartansburg: R. Bryant. ●Springdale: J. Borland. ●Springfield: A. Perez. ●Spring Grove: Dr. M. Hoke. ●Starrucca: C. Glover. ●State College: C. Musser, H. Womer (retired asst. postmaster). ●Stockdale: T. Hartman. ●Stonehurst: J. Jernyn. ●Strassburg: A. Smeltz. ●Stroudsburg: J. Catlin (druggist). ●Susquehanna: W. Romanoski. ●Swoyerville: J. Urban.

●Tarentum: Nellie Gardina. ●W. Ross. ●Taylor: J. Stump. ●Taylor: W. McComsey. ●Telford: B. Bechtel. ●Tianesta: A. Aukerlund. ●Towanda: D. Johnson. ●Trafford: E. Hall. ●Troy: M. Summers. ●Tunkhannock: F. Kellogg. ●Turtle Creek: J. Straka. ●Ulysses: G. Nickerson. ●Uniondale: Leona Spencer. ●Univarsal: Madeline Elder, J. Straka. ●Ursina: W. Alcott. ●Valencia: A. Heckert. ●Verona: J. Frazier. ●Volant: C. Bingham. ●Wampum: J. Oczkowski. ●Wanamie: V. Sheeder. ●Warren: J. Gaughn (druggist). ●G. Walter (hdwe. merchant). ●Waterford: G. Nye. ●Wayne: M. Buck (dentist). ●W. Ryan (contractor). ●Wellsboro: E. Malow. ●West Chester: H. Brown. ●Over 43 Industrial Claims—\$6,888. ●West Finley: H. Swaggard. ●West Lawn: Helen Glasco. ●V. Keister. ●West Middlesex: J. Stefanowicz. ●West Willow: K. Yeagley. ●Wexford: A. Mechling. ●Wheatland: W. Hawthorne. ●Wilcox: J. Johnson. ●Willock: A. Pierce. ●Willow Grove: J. MacElwee, R. Sherman. ●Wilmerding: C. Shaffer. ●Wormleysburg: J. Brock. ●Wyncote: P. Ward (circulation mgr.). ●Yeagertown: Elsie Keller. ●Youngsville: Doris Fales (physician). ●H. Johnson. ●Zellenopie: J. Braude, E. Reffer.

## PAYMENTS IN SOUTH ATLANTIC STATES IN 1939



### DELAWARE

Total Payments ..... \$7,800,000  
Rank in Payments ..... 41st  
Rank in Population ..... 47th  
Payments Per Capita ..... \$29.89

Ordinary Life Insurance in Force \$259,985,000 on 89,867 policies or \$996 per capita. Average size of policy in force, \$2,893, average new policy sold in 1939 \$2,184.

The \$7,800,000 in life insurance money paid to the residents of Delaware in 1939 exceeded the \$2,320,703 in W.P.A. payments in the state for the fiscal year, was over ten times the \$735,536 in P.W.A. grants, eleven times the federal agricultural adjustment program payments of \$707,502, and fifteen times the \$525,429 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contri-

bution to the economic security of the state. They were over one-third of the \$22,991,808 in wages paid by manufacturers in the state and almost one-half of the \$17,223,000 cash income from farm products.

(For towns with fewer claims see end of list)

**DOVER—\$235,000**  
Over 325 Industrial Claims—\$47,500.  
Thomas Cook, Griffith Milton, Wm. Jones; 1 druggist, 1 draftsman.

**LAUREL—\$34,000**  
Edward Dukes, Donald Hudson (store mgr.); 1 barber, 1 carpenter.

**MILLSBORO—\$20,000**  
Edward Outten, Kendale Warrington; 1 executive.

**SMYRNA—\$67,000**  
Robb Denny (postmaster), John Tucker (clothing merchant); 1 merchant.

**WILMINGTON—\$1,550,000**

Life insurance payments averaged \$61 per family.  
Over a 30 year period life insurance payments equal the total savings bank deposits in the city.

Over 54 Ordinary Claims  
Over 426 Industrial Claims—\$87,724.  
James Caverin, Luigi Cella, Anna Crawford, Mary Denver, Harry Roby, Charles Root, Edward Schabach, Robert Turner (ins.), Abraham Warowitz (grocer), Robert White; Atty, 1 banker, 1 builder & contractor, 1 engineer, 1 executive, 1 machinist, 1 physician, 1 realtor, 1 teacher.

**OTHER DELAWARE TOWNS—\$565,000 (Partial List)**  
Ardentown: M. Merriss (metal-urgist).  
Bellefonte: A. Jamison (re-

tired).—Bethel: G. Elzey (retired), 1 sea captain. —Dagsboro: C. Hickman.  
Georgetown: H. Conaway. —Hartley: Auto inspector. —Kirkwood: J. Thornton (farmer & carpenter). —Magnolia: W. Mason.—Marshallton: Truck driver.—Middletown: Margaret Bullen.—Milford: Merchant, 1 plumber. —Newcastle: C. Hoffman, 1 jeweler.—Newport: Zinc sulphate operator. —Richardson Park: A. Lovell. —Seaford: J. Perry (lumber salesman), 1 ins. agent.—Selbyville: Birda Long.

## MARYLAND

Total Payments ..... \$43,400,000  
Rank in Payments ..... 15th  
Rank in Population ..... 29th  
Payments Per Capita ..... \$25.85

Ordinary life insurance in force \$1,156,846,000 on 487,093 policies or \$689 per capita. Average size of policy in force \$2,375, average new policy sold in 1939 \$2,119.

The \$43,400,000 in life insurance money paid to residents of Maryland in 1939 exceeded the \$10,022,426 in W.P.A. payments in the state for the fiscal year, was almost seven times the \$6,530,620 in P.W.A. grants, twenty-one and one-half times the federal agricultural adjustment payments of \$2,060,268, and over

ten times the \$4,280,857 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments almost equaled the \$43,939,127 federal income taxes collected in Maryland, were over one-fourth of the \$156,995,227 in wages paid by manufacturers in the state and over two-thirds of the \$64,810,000 cash income from farm products.

(For towns with fewer claims see end of list)

**BALTIMORE—\$17,260,000**

Life insurance payments averaged \$80 per family.

They represent 20 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 17 year period equal the city's annual retail trade volume.

Over a 12½ year period life insurance payments equal the total savings bank deposits in the city.

Over 364 Ordinary Claims  
Over 3,393 Industrial Claims—\$568,280

**CLAIMS BY AMOUNTS:**

1—\$250,000 or over  
4—100,000 to \$250,000  
11—50,000 to 100,000  
17—25,000 to 50,000  
44—10,000 to 25,000  
54—5,000 to 10,000  
71—3,000 to 5,000  
53—2,000; 109—1,000

Wm. Allers, Fannie Bard, Carlton Bazzell, Carrie Bosse, Albert Burkner (commission merchant), Geo. Coy, Wm. Daugherty, Richard Day (photographer), Gustave Dohme (retired physician), Herbert Drehoff, Geo. Engle (merchant), Esther Feinglass, Harry Finkelstein (Prop. De Luxe Clothing Mfg. Co.), Isadore Finkel-

stein, Louis Friedman (realtor), Solomon Garfinkel (fur dealer), Milton Gatch (executive & hospital supt.), Israel Glock (tailor), Robert Golder, Simon Greenfield, Ezekiel Guggenheim, Helen Hamlow, Wm. Hasler, Geo. Hemminger (physician), Emil Henning (physician), Isadore Hirschberg (art dealer), Isaac Hornstein (theatre mgr.), Alfred Hurley, Morton Kerngodel (Pres. Alma Mfg. Co.), Benjamin Koppel, Philip Krastman, John Kreimer, Israel Krivitzky.

A. Langford, A. Lazerow (retired), J. Lerner (grocer), Wm. Libby, Gertrude Maclean, A. Mendelsohn, D. Periman (restaurant), Lewis Rice, Paul Rockwell (chemist), Samuel Rosenberg (ins.), Jerome Sacks, Simon Scherr (retired), Leah Schlossenberg, David Schwarz, Rose Shugar, Belle Singer, Arthur Smith, Jordan Stabler, Julius Stein, F. Story, Elias Tamres (retired), Geo. Taylor, Jacob Waldman, Sidney Weinberg, Harry Weiner, Samuel Weisberger (retired), Robert West, Jr., Louis Wohlmut (mfr.), Jacob Zook.

**CHEVY CHASE—\$369,000**

Over 17 Industrial Claims—\$5,400  
Marshall Clarke (retired atty.), Frank Hight, Alexander Rence.

**CUMBERLAND—\$585,000**

Over 100 Industrial Claims—\$21,087  
John Lynn, Jr., Richard McMullen, Helen Schmidt.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.

## EUREKA-MARYLAND ASSURANCE CORP.

Incorporated 1882

We are proud of the service rendered the companies and the policy owners by the American Agency System—proud of the service rendered Eureka-Maryland policy owners by Eureka-Maryland Agents. Some territory available—write:

**T. J. MOHAN**

Vice President, Charge of Field

Eureka Building

Baltimore, Md.

### NO QUESTION OF ITS PLACE IN SOCIETY

In endorsing the value of life insurance, Governor R. C. McMullen of Delaware said:

"I have endorsed life insurance in many of its phases. There is no question of its place in the affairs of society, as now constituted.

"With such changes as are found necessary from time to time, I feel sure life insurance will occupy a high place in the individual and business life of our country."



## GOVERNOR O'CONNOR SAYS:

*In stressing the vital part life insurance plays in the nation's economic life, Governor Herbert R. O'Connor of Maryland said:*

"Life insurance is not merely protection for the individual and his family, but in its broader aspect stands for the financial solidity and social security of the nation. It is one of the nation's major businesses, and plays a vital part in the social and economic life of almost every community in the United States and Canada.

"In times of prosperity it is a favored medium for investment and for providing for future protection; in times of depression it is a reserve fund upon which to draw to tide over the crisis, and in times of sorrow and distress it is a solace and consolation softening the cruel blow of adversity. At all times it is a bulwark against life's hazards.

"During the year 1939 admitted life insurance companies, exclusive of fraternal beneficiary associations, paid to Maryland beneficiaries of their deceased assureds, \$21,096,197. Nation-wide experience has shown that payments to living policyholders as annuities, matured endowments, policy loans, cash surrenders and disability payments exceed by a substantial margin (amounting to approximately 64 percent of total payments to policyholders and beneficiaries) payments made to beneficiaries of deceased policyholders. It therefore may be safely assumed that during 1939 about \$35,000,000 was paid to living policyholders in Maryland, or a total of about \$55,000,000 paid to policyholders and beneficiaries."

## Maryland—Continued

**HAGERSTOWN—\$497,000**  
Over 65 Industrial Claims—\$10,100  
Andrew Baker, Adna Fulton (orchardist), Ann Glick, Richard Kershner.

**KYATTVILLE—\$145,000**  
Robert Criswell (professor), Raymond Pearson (university pres.), Leonard Washington.

**SALISBURY—\$284,000**  
Over 105 Industrial Claims—\$19,587  
Joseph Bailey (retired judge), Geo. Richardson, Ernest Turner (merchant).

**SILVER SPRING—\$69,000**  
Edgar Horne, Wellington Johnson, Joseph Kushner, Carl Young (university instructor).

**OTHER MARYLAND TOWNS—\$3,145,000 (Partial List)**

●Annapolis: H. Oliphant (teacher).  
Over 60 Industrial Claims—\$10,815.  
●Beltsville: Mary Potts—Berlin: J. Quillin—Bethesda: V. Bihl (Amer. T. & Dist. Engr.), A. Magruder. ●Catonsville: H. Galatian (physician). ●Eden: C. Fields—Emmitsburg: M. Seesney. ●Federalburg: F. Urmann—Forest City: F. Deatz—Frederick: H. Haller, O. Kefauver (mail supt.), Frostburg: A. Lemmert. ●Glen Burnie: H. Hitch (retired). ●Hampsville: R. Davis. ●La Plata: J. Gillespie (Commercial Attache, Amer. Embassy Turkey). ●Marion Station: A. Whittington—Mt. Ranier: M. Blum—Mt. Washington: W. Kahl (auditor). ●Myersville: U. Brunner. ●Oakland: W. Schutz. ●Parker: C. Cooper—Pocomoke City: E. Dryden (owner & mgr. flour & feed mill). ●Ruxton: N. Merryman, Jr. (broker). ●St. Imoges: E. Birch—Stimmers Run: J. Tschinschky. ●Upper Marlboro: H. Freeman. ●Westminster: T. Kauffman (retired). ●Willards: E. Davis (banker).

## DISTRICT OF COLUMBIA

Total Payments ..... \$14,260,000  
Rank in Payments ..... 37th  
Rank in Population ..... 39th  
Payments Per Capita ..... \$22.74

Ordinary Life Insurance in Force \$666,581,000 on 256,575 policies or \$1,063 per capita. Average size of policy in force \$2,598, average new policy sold in 1939 \$2,418.

The \$14,260,000 in life insurance money paid to the residents of the District of Columbia in 1939 was slightly under the \$17,449,885 in W.P.A. payments in the community for the fiscal year, was over six times the \$2,345,536 in P.W.A. grants, over twice the federal agricultural adjustment program payments of \$6,548,007, and nearly twelve times the \$1,267,899 in federal payments to the community under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of

the community. Life insurance payments almost equaled the \$16,896,583 federal income taxes collected in the District of Columbia, was larger than the \$12,848,273 in wages paid by manufacturers in the community, and one-seventh of the \$99,315,000 total savings bank deposits.

## HAROLD D. KRAFFT

Manager

Provident Mutual Life Ins. Co.

318 Southern Bldg.  
Washington, D. C.

## WASHINGTON—\$14,260,000

Life insurance payments averaged \$114 per family.

Life insurance payments over a 23 year period equal the city's annual retail trade volume.

Over 686 Ordinary Claims  
Over 363 Industrial Claims—\$168,332

## CLAIMS BY AMOUNTS:

4—\$50,000 or over  
15—25,000 to \$50,000  
35—10,000 to 25,000  
46—5,000 to 10,000  
88—3,000 to 5,000  
149—2,000; 359—\$1,000

Herbert Aaron, Wallace Abbott, Philmore Ackerman, Clifford Allen, Fred Allen, Thomas Alluisi, Peter Ance, Arthur Anderson, Harry Anderson, Paul Anderson, Thomas Anderson, James Appleton, John Askren, Emanuel Asp, Gustaf Backstrom, Clara Baden, Robert Bagwell, John R. Baker, Richard Banks, Roe Barclay (retired), Edmund Barry, Jesse Baskett, George Bartlett, Paul Bartlett, William Bateman, Milton Baughn, Lyster Bayly, Willard Bayliss, Harry Beard, Ralph Beaver, Clement Bennett, Geo. Bentley, Nicholas Berlich, Dr. Chas. Billard, Julius Billings, Louis Bisch, Andrew Blankley, Harry Blom, Frank Boardman, Claude Boor, Albert Boss, Joseph Bowman, Edwin Boyce, Basil Braxton, Roy Bready, Owen Brinton, Wm. Broadus, Burton Brooks, Robert Brooks, Earl Brown, John Brown, Ollie Buehne, Emil Burgerson, Evelyn Burgess, David Burke, Wm. Burnett, James Burns, Edna Bushee.

John Cable, Thomas Callahan (retired), Chas. Calvert, Robt. Cameron, John Cammack, Roscoe Campbell, Nathan Candler, Daniel Cannon, Geo. Carroll (retired), Lewis Carter, Frank Casstevens, Thos. Cavanaugh, Edw. Cave, Geo. Cheney, Chas. Chick, Elery Chiscott, Perry Christiansen, Wm. Clements, Oliver Clevenger, David Clough, Wm. Cochran, Jenny Cohen, Robt. Cohen, Elizabeth Colson, Clinton Comer, Vincent Comer, Beatrice Connell, Samuel Copp, Wm. Corcoran, Thos. Corrin, John Crapo, Leo Cremin, John Cronan, C. Crown, Raymond Cruger, I. Curry, John Daly, Wm. Dandridge, Erol Dary, Ernest Davis, Ervin Davis, Harry Day, Richard DeMott, Louis DesJardins, Florence Devaux, Robt. Dey, Harry Dickey, John Disher, Angus Douglass, James Duncan, Wm. Duncan, Vann Dunham, Louise Dun-

lap, Thos. Dunn, Warren Dunn, Arthur Dunston, Rodney Dutcher, LeRoy Dye.

Ruthadelle Edward, Gus Eichberg (auctioneer), Valentine Emmert, Helmuth Engelbrecht, Richard Engle, Raymond Esher, Raymond Espey, Richmond Evans, Jos. Fair, Edith Fairbanks, Clarence Fitzhugh, Jos. Fitzpatrick, Chas. Flanagan, Roy Flemming, A. Fleury, John Flood, Jr., Donald Ford, Siegwart Floren, Robt. Foote, Ronald Ford, Victor Foreman, Robt. Forrest, James Forrester, Herbert Fraser, James Frear (atty.), Walter Freimuth, Chas. Fritz, Dr. Leon Frost, Jesse Garcia, Wm. Garnett, Jos. Garofalo, Marjorie Garvin, Bernard Gately, Jay George, Elred Getchell, Wm. Giddings, Denis Glacken, Bernice Goddard, Harold Godfrey, John Goode, Aaron Goodson, Richard Goggin, Jacob Goozh, James Gordon, Louis Gorkinkle, Leo Graeves (printing co. owner), Stuart Green, Roy Guild.

Morton Haas, Byron Hackett, John Hagerty, Ray Hamm, John Hammond (executive), Wm. Hanna, Geo. Harris, Nathaniel Harris, Albert Haugen, Leo Haugh, Clifford Hayes, Walter Head, Wm. Heller, Virgie Hennings, Henry Hess, Emil Himmelhofer, John Hodges, Allen Hodgson, Robt. Holland, Amy Hollander, Melville Hollander, Russell Holmes, Michael Holzbeierlein, John Hopkins, Chas. Howson, Herbert Howell, Mary Huddleston, Jos. Hughes, Claude Hunter, Paul Isham, Wm. Jacoby, John Jenkins, Wm. Jenkins, Richard Jennings, Abraham Jessen, Robt. Jett, Alvin Johnson, Robt. Joubert, Thos. Kearns, Richard Keefe, Chas. Keller (retired florist), Geo. Kennedy, Edw. Kenney, John Kinsey (merchant), Chas. Kirby, Dempsey Kight, Maxwell Kimmerling, D. Kne (retired), Karl Knerr, Harry Knisley, Paul Knowles, Clarence Koontz, Alfred Kuehnle, Clarence Kyle.

Arthur Lancaster, Lucile Lance, Theodore Langley, Russell Langmaid (realtor), John Lapham (Dean Geo. Washington University), Margaret LaRoche, Paul Lawrence, Howard Lee, Robt. Leeper, Harry Leslie, Jos. Lewis, Wm. Lewis, Morris Lichtenberg (atty.), Claude Lindsey, Luther Linn, Arthur Little, Harvey Little, Georgia Littlefield, Isidore Littman, Geo. Livingston, Leopold Loewy, John Long, Chas. Lomax, Laura Loveland, Wm. Lowther, Wm. Lunn, Geo. MacDonald, Bartholomew McCarthy, Ira McCauley, LeRoy McConnell, Addison McKeown, Wm. McLeod, Edw. McShane, Albert Mackey, Jos. Maggenti, Thos. Maguire, Carl Maholm, John Major, Jos. Makover (executive), Edmund Mandenberg, Clifford Manning, Kenneth Manning, Merck Marks, Jesse Marshall, Frank Matson, Walter Matthews, Arthur Merrick, Wm. Merritt, Lee Merrifield, Calvin Miller, Jacob Miller, Dr. Maurice Miller, Eugene Minor, James Mitchell, Jos. Mitchell, James Monroe, Thos. Montegari, Chas. Moran, Timothy Moran, Edythe Morgan, Ernest Moriarty, Arvid Morrison, John Morse, Robt. Motley, Irwin Moulton, Benjamin Moxley, Edw. Munroe, John Murphy, Edw. Myers, John Myton.

Adolph Nelz, Geo. Newton, Herman Nordstrom, Samuel Norris, Wm. O'Brien, John Odum, John O'Donnell, Alberta Ofenbacher, Olive Ogden, James Ogier, Jos. O'Hanlon, Chester Oline, Carl Olson, Chas. O'Nan, Francis O'Neill, Robt. Owens, Morton Painter, Celia Palmer, Dorothy Parker, Walter Parkin, Frederick Pavay, Mae Pearson, Wm. Pearson, Earl Perkins, Irving Phillips, Frank Pickel, Everett Pierce, Ross Pierce, Curtis Pillsbury, Chas. Poole, Ada Powell, Hartley Powell, Geo. Price, Jesse Proctor, John Purcell, Frederick Pusey, West Quarles, Wells Quiggle, Robt. Quinn, A. Radul, Louis Raebach, Wm. Raines, Enoch Ramey, Walter Randick, Merritt Rea, Francis Reed, Carl Rehm, Chester Reich, Arthur Reimers, John Rennie, Thos. Rice, Geo. Richardson, Neal Richmond, Thos. Riley, Albert Roberts, Alfred Rodrick, John Roland, John Ronan, Richard Roseberry, Mier Rosen, Thos. Ross (U. S. Govt. Atty.), Arnold Rowell, Matthew Ryan, Thos. Ryan.

Alice Sampson, James Sandy, Frederick Schnitzer, Adele Scott, Alvin Scott, Gregory Shaed, Chas. Shearer, Frank Sheppard, Jack Sherman, Alice Shine, Frederick Shore, Edw. Sims, Cornelius Smith, Harry Smith, Herbert Smith, Raymond Smith, Wm. Smith, Frank Sobota, Thurlow Sponsler, Alvin Stager, James Standing, Thos. Stangler, Frederick Stelwer (U. S. Senator), Nathan Sternberg, Alfred Stewart, Elmer Stover, Wm. Strauss, Adin Stringham, John Strohecker,



The \$3,107,947,049 total life insurance payments in 1939 were about 50 percent more than the \$2,144,651,096 in WPA payments and eight times as large as the \$390,455,865 in PWA grants.

Wm. Stukenbrock, Edwina Sullivan, Jos. Sullivan, Laurence Swan, Zachary Swann, John Taylor, Jr., Jos. Taylor, Clifford Temple, Carl Thomas, Wm. Thornton, Arthur Thorpe, Wm. Timms, Katherine Torrens, Linwood Turner, Sidner Turnipseed, Sam Vaughan, Fred Vinson, Herman Vollmer.

Udo Waldecker, Wm. Wallace, Wm. Walsh, Harry Walter, Wilson Ward, Henry Warrum (atty.), Horatio Washburn, John Washington, Maude Wayman, Edw. Wayson, Walter Weber, Benjamin Wenkel, Ewald Werner, James White, Thaddeus Wierzbick, Ruth Whitlock, Frank Wiggins, Harold Willard, Walter Williams, C. Winfield, Nathan Winter, Carl Wismer, Fred Wisner, Wm. Wood, John Woodrume, Chas. Woods, Matthew Woods, Wm. Wurtz, Harry Yost, Ophelia Young, Hans Zeilmann.

## WEST VIRGINIA

Total Payments ..... \$23,500,000  
Rank in Payments ..... 30th  
Rank in Population ..... 26th  
Payments Per Capita ..... \$12.60

Ordinary life insurance in force \$631,357,000 on 277,032 policies or \$339 per capita. Average size of policy in force \$2,279, average new policy sold in 1939 \$2,020.

The \$23,500,000 in life insurance money paid to West Virginians in 1939 was slightly less than the \$28,662,335 in W.P.A. payments in the state for the fiscal year, was seven times the \$3,349,422 in P.W.A. grants, thirteen times the federal agricultural adjustment program payments of \$1,845,992, and nearly seven times the \$3,551,833 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were nearly twice the \$11,932,554 federal income taxes collected in West Virginia, about one-fourth of the \$102-

(CONTINUED ON NEXT PAGE)

## DEVELOPS INDIVIDUAL INITIATIVE

Millard E. Tydings, United States Senator from Maryland, states:

"Those who have made the life insurance business their profession have built up one of America's finest institutions—an institution which develops in our citizenry individual initiative, self-respect, vision, security and humanity, at one and the same time.

"No agency in the growth of the nation has done more to preserve the unity of family life than has life insurance. In a remarkably large measure, it has aided the people of our country to carry on through years of war and economic upheaval and has been one of the great forces in preserving the constitutional democracy of the United States."

Names in each town are only a partial list of claims paid during 1939.

## West Virginia—Continued

\$11,473 in wages paid by manufacturers in the state, one-fifth of the \$117,595,000 total savings bank deposits and about four-sevenths of the \$39,173,000 cash income from farm products.

(For towns with fewer claims see end of list)

## BECKLEY—\$156,000

Geo. Bair, Jr. (realtor), Lyle Hart, Virginia Magee, Dayton Meadows (mgr. theatres), Houghton Toney, Wm. Wheeler.

## CHARLESTON—\$1,795,000

Life insurance payments averaged \$127 per family.

They represent 35 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over an 18½

## O. S. SAYRE

General Agent

The Lincoln National Life Insurance Co.

386-9-10 Knight Bldg.

Charleston, W. Va.

year period equal the city's annual retail trade volume.

Over 84 Industrial Claims—\$19,455

Edgar Amos, Dr. Geo. Barksdale, Thos. Beury, Richard Clarkson, Jacob Cridder (banker), Nellie Dooley, John Eastwood, Thos. Farr, John Field (Pres. Thomas Field & Co.), Abraham Gardner, Gladys Hanna, Waller Hardy (banker & broker), Oliver Hawkins, Benjamin High, Leonidas Kelly (atty.), John Kittinger (realtor), Edward Knight (atty.), Howard Kuhn, Ida Lee, Mary Lilly, Dr. Randolph McCutcheon, Beulah Moore, Roy Moore, Lottie Tamplin, Glen Shanklin, Paul Skaff (restaurant), Marshall Skeen (interior decorator), John Wallingford (grocer), Harrison Wiles, Daniel Williams (realtor), Helen Wright.

## CLARKSBURG—\$387,000

Over 35 Industrial Claims—\$18,200

Adra Ankron, Isa Bland, Chas. Gribble, Orville McDonald (atty.), Richard Scott, Chas. Wolfe (atty.).

## ELKINS—\$86,000

Robt. Caplinger, James Green, Theodore Leader, Harlin Smith, Geo. Wilson.

## FAIRMONT—\$288,000

Over 19 Industrial Claims—\$9,483

Louis Abbott, Maria Forte, Oliver Poor, Susie Sheets.

## HUNTINGTON—\$1,830,000

Life insurance payments averaged \$102 per family.

They represent 21 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 13½ year period equal the city's annual retail trade volume.

Over a 9 year period life insurance payments equal the total bank deposits in the city.

Over 55 Ordinary Claims

Over 389 Industrial Claims—\$71,980

Vivian Abrams, Mattie Adkins, Alexander Anderson (atty.), James Clendenin (newspaper editor), Chas. Duncan, James Duncan (realtor), Thos. Farley, Sr. (physician), Wm. France, Melba Gillispie, Samuel Graham, Loring Gross, Benjamin Harmon, Harry Harvey (Treas. Harvey Holding Real Estate Co.), Edw. Hoback, Jos. Hollobaugh (bldg. mgr.), Bren Lovett, Patrick McDermott, Gustavus Northcott (Pres. Northcott-Tate-Hagy Co.), Golden Pyles, Sadye Romer, John Skaggs, John Spady, Gary Stender, Marjorie Stevers, Galitan Swann, Chas. Wilcox.

## MORGANTOWN—\$242,000

Over 20 Industrial Claims—\$9,900

Jos. Billotti, Emil Ferrara, Ledrew Harner, Ollie West.

## MOUNDSVILLE—\$105,000

James Conner, Geo. Gray, Geo. McCracken (retired).

## MOUNT HOPE—\$27,000

George McShane, S. Price, S. Scott.

## NEW MARTINSVILLE—\$35,000

Hazel Buchanan, Harry Hartman, Niklos Hoffman, John Loehr, Geo. Waters.

## OAK HILL—\$114,000

Cora Blake, Wm. Hayes (realtor), Robt. Vest.

## PARKERSBURG—\$274,000

Over 15 Industrial Claims—\$3,100

Robt. Brown, Edmund Chancellor, Jr. (mgr. ins. agcy.), Jerry Deems (inspector), Ernest Kirsch, Wade Spencer, Raymond Stout.

## SPENCER—\$23,000

Pearl Adams, Bernard Jones, Gay Sergeant, Gay Slatnaker.

## WHEELING—\$1,267,000

Over 51 Ordinary Claims

Over 219 Industrial Claims—\$57,990

Frank Bogard, Bernard Grewe, Wm. Hess, Wm. Houston, Frank Martin, Chas. Menckmiller (retired), Robert Muhlman, Alberta Vanama, Dr. Geo. Vieweg, Frederick Weis, John Wiles.

## OTHER WEST VIRGINIA TOWNS—\$1,740,000

(Partial List)

Acup: M. Allen.—Adolph: C. Keiss.—Albright: V. Bishop.—Alderson: A. Anderson (atty.).—Amherstdale: Dr. T. Farley, Dr. C. Martin. ●Benwood: H. McGavin.—Blacksville: Marion Phillips.—Blaine: R. Smith.—Bluefield: G. Leslie, W. Perkins (retired).—Bolt: L. Allen (constable).—Bristol: W. Marsh. ●Cairo: C. Donaldson.—Chester: A. Laudrille.—Clendenin: A. Goad.—Cranberry: E. Harvey.—Crickmer: W. Fox. ●Dallas: W. Dague, Gladys Richmond.—Deer Run: Wm. Dunkle. ●Ellenboro: J. Taylor.—Elm Grove: J. Boyd.—Erbacon: J. Sutton.—Eureka: G. Hammett. ●Fayetteville: F. Patrick. ●Galloway: B. Baughman (mgr.).—Gauley Bridge: W. McIntyre.—Glennville: J. Creighton.

●Harpers Ferry: C. Melvin.—Harrisville: E. Smith.—Hedgesville: R. Albright, G. Miller.—Hopewell: L. Hensley.—Hundred: D. Null (contractor).—Hurricane: A. Billups. ●Keystone: J. Frigo. ●Lego: J. Boschian.—Lillybrook: H. Hoover, R. Hurt.—Long Branch: L. Lively.—Looneyville: H. Dougherty.—Lumberport: Nettie Denning. ●Mannington: F. Flowers.—Martinsburg: H. Dailey (druggist).—Middlebourne: J. Fuchs.—Milton: J. Conner.—Montgomery: R. Hastings. ●Newell: W. Wilhelm.—Nutter Fort: Flora Mammel, Jesse Miller. ●Peach Creek: Beatrice Hinkle.—Pine Grove: T. Edgell.—Point Pleasant: J. Stortz.—Princeton: O. Cooke, J. Poff.—Progress: Fannie Frame. ●Ravenswood: D. Sayre.—Reader: J. Straight.—Ripley: H. Armstrong, J. Puckett.

●Saint Albans: E. Baker (retired).—St. Marys: M. Bayles.—Salem: Katherine Frum.—Shinnston: W. Reid, Maude Rose.—Sinks Grove: O. Burdette.—Skelton: E. Jones.—South Charleston: J. Wilson (atty.).—Sullivan: C. Brandstetter, L. Wilburn.—Summersville: M. Herold (hdwe. merchant). ●Tariff: E. Harold. ●Valley Grove: Pauline Stephan. ●War: A. Osborne.—Watson: W. Curry.—Weirton Heights: S. Temeles.—Wellsburg: R. Boyle, R. Statler.—West Milford: H. Mitchell.—Weston: K. Kurtz, D. Mount.—Williamson: J. Strosnider (druggist).—Winfield: R. Melton.

Names in each town are only a partial list of claims paid during 1939.

## VIRGINIA

Total Payments .....\$38,000,000

Rank in Payments .....16th

Rank in Population .....18th

Payments Per Capita .....\$14.04

Ordinary life insurance in force \$1,063,751,000 on 465,333 policies or \$393 per capita. Average size of policy in force \$2,286, average new policy sold in 1939 \$2,263.

The \$38,000,000 in life insurance money paid to Virginians in 1939 exceeded the \$14,381,487 in W.P.A. payments in the state for the fiscal year, was over five times the \$7,400,564 in P.W.A. grants, over six times the federal agricultural adjustment program payments of \$6,162,155, and nearly twenty times the \$1,954,665 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were fifty percent more than the \$25,273,933 federal income taxes collected in Virginia, one-third of the \$112,773,796 in wages paid by manufacturers in the state, over one-sixth of the \$244,549,000 total savings bank deposits and over one-third of the \$113,321,000 cash income from farm products.

(For towns with fewer claims see end of list)

## BUCHANAN—\$20,000

J. Dill, Edward Sizer, Wm. West.

## CHARLOTTESVILLE—\$141,000

Over 34 Industrial Claims—\$11,350

James Kidd, Dewey Mast, Chas. Robinson.

## DANVILLE—\$649,000

Over 135 Industrial Claims—\$32,657  
Otis Bradley, David Garvin, Sr., John Darlington (printer), G. Emerson, Louis Feldman (pres. dairy industry), Geo. Guill (engineer), E. Ingram, Thos. Phelps (merchant), Arthur Sizemore, Alfred Tucker (Agt. Peoples Life Ins. Co.).

## HAMPTON—\$88,000

William Crockett, Everett Kirkpatrick, John Vaughan.

## LANGLEY FIELD—\$25,000

Chas. Downer, Howard Jauernig, James Melfy, Jr., Virginia Warren.

## LYNCHBURG—\$755,000

Wm. Barger (contractor), Lela Blankenship, Leon Koontz, Walter Oliver, Robt. Patterson, Emmett Peters (retired), Chas. Thornhill (retired grocer), Edwin Wumble (lumberman).

## NEWPORT NEWS—\$480,000

Over 112 Industrial Claims—\$37,759  
Ellis Edmunds, Lucian Gregory, Chas. Karam, John Richardson, Wm. Royall (optometrist), Robt. Skies, Chas. Wells (retired), Lillian Whitley.

## NORFOLK—\$1,982,000

Life insurance payments averaged \$61 per family.  
They represent 34 percent of the wages paid by manufacturers operating in the city.

Over 110 Ordinary Claims

Over 320 Industrial Claims—\$89,755

Dr. Walter Adams, Wm. Baldwin (realtor), Thos. Bathurst, Richard Baughman, Holley Bell (pharmacist), Dana Brent (credit mgr.), Dr. Samvil Bright, Simon Chapel, James Clarke, Geo. Copeland, Frederick Cotton, Edmund Foster (contractor), John Gregory, Jr., John Grunewald, Wm. Gwathmey, Jr. (retired engineer), Edith Harden, Harry Hicks, Wm. Holly, Chas. Isaac, James Jenkins (broker), Beverley Kennon (physician), Isaac Leigh, Samuel Levine, Luther Machen (grocer), Wm. Moore (druggist), John Morgan, Jos. Peabworth, Julius Rauscher, Jacob Shaffer (stationery store prop.), Paul Tarpley, Jr., Geo. Thomas (merchant), Nannie Thomas, Melvin Thorbjornsen, Harold Walker, Louis Weinfeld, Roger Williams (pilot), Philip Yeatman.

## PORTSMOUTH—\$898,000

Over 114 Industrial Claims—\$30,650  
Morris Blachman (ins.), James Day, Willis Hargroves (Pres. Planters Mfg. Co.), Victor Henderson, Wm. Hook, Ernest Hopkins, Isaac Jacobson, Chas. Jollett, Louis Lasting (merchant), Rev. Gerald Payne, Howard Pollard (retired), Amos Porter (traffic agt.), Broxton Sheek, Conway Smith (dentist), Jos. Smith (realtor), Cyrus Stores (contractor), John Stringer (retired), Bessie Wiatt (secy.), Henry Wilkins (wood & coal dealer), John Winborne.

## RICHMOND—\$4,827,000

Life insurance payments averaged \$105 per family.

They represent 28 percent of the wages paid by manufacturers operating in the city.

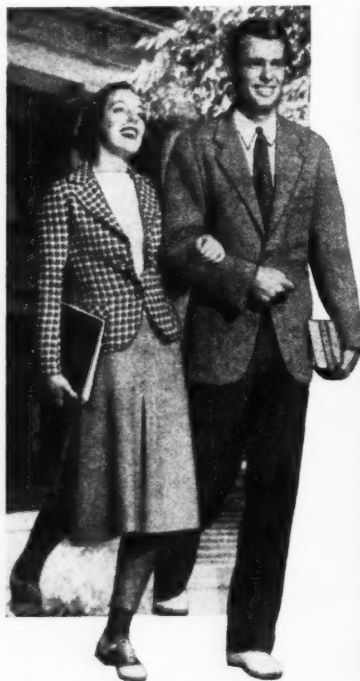
Life insurance payments over a 15½ year period equal the city's annual retail trade volume.

Over an 11½ year period life insurance (CONTINUED ON NEXT PAGE)

## Once Prosperous, Insurance Comes to Aid in Adversity

VIRGINIA—My husband died in February, 1939. At one time he was a prosperous merchant-tailor. During this time he accumulated two small homes and a nice car for his family. He also looked ahead and made provision for our future by buying \$11,000 worth of life insurance with disability. Besides the benefits we are deriving, it meant much to him during the last years of his life. From December, 1934, to February, 1939, he was not able to do any kind of work. The insurance companies paid him his disability claims each month during that period and it did not affect the face of the policies whatsoever. With me and our six children to care for, I believe he would have lost his mind, if it had not been for his insurance. At the time he lost his health, depression came and he lost his business, our two homes and car. His insurance was all we had left, and that could not be taken from us. At death, he had made arrangements for one of his policies of \$1,000 to be paid in full to settle the outstanding bills for his sickness and burial expenses, the other policies are being paid in monthly installments.

By this arrangement, I will be able to finish paying for our home, keep the children in school and live comfortably.—Mrs. T. P.



## "WILL YOU SEE YOUR CHILDREN THROUGH COLLEGE?"

The American experience table of mortality shows that many fathers do not live 22 years beyond their present age, or until their youngest child has completed college:

- 18 out of 100 fathers age 25 die within the next 22 years.
- 19 out of 100 fathers age 30 die within the next 22 years.
- 24 out of 100 fathers age 35 die within the next 22 years.
- 30 out of 100 fathers age 40 die within the next 22 years.
- 39 out of 100 fathers age 45 die within the next 22 years.

An educational insurance policy:

1. Provides the necessary funds for a college education should anything happen to them.
2. Spreads the cost of an education over 18 years instead of four years.
3. Provides the funds necessary to bring children up to college age, should anything happen to the father before that time.



## Virginia—Continued

**RICHMOND—\$4,827,000**

Over 232 Ordinary Claims  
Over 532 Industrial Claims—\$128,402  
Henry Barbee, Leonard Batkins, Wm. Burrows (druggist), Jos. Clayman (merchant), Latham Cox (sales mgr.), Walter Delandy, Jos. Elam, Wm. Eutsler (retired), Henry Fick, Jerome Fisher, Thos. Frederick, Geo. Gibson (ins.), Ernest Granger, Horace Greenwalt, Jos. Grigg, Rufus Hicks, Eleanor Hoyer (secy.), Virgil Johnson, Chas. Jordan, Sr., Frank Kerns, Edward Kidd, James King, Hugh Kirkpatrick, Benjamin Lockom, Marshall Loving, Leonidas Maddox, Ralph Neale (broker), Chas. Osborne (retired agt.), Robt. Patterson, Geo. Paul (att’y.), Dr. Lawrence Price, Moritz Rosenberg (retired), Broadbent, Satterwhite, Wm. Satterwhite, Franklin Saunders, Edward Schrimpf (mgr. chemical co.), Philip Seay (merchant), John Sheppard, Walter Sparks, Bernard Swanson.

Lewis Tanner, John Taylor, Henry Vaden, John Verlander, Jos. Walker, Frank Whitaker, Loren Whitney, Ernest Wigglesworth, Albert Williams, Theodore Williams, Chas. Wood, Everett Worrell.

**ROANOKE—\$1,340,000**

Life Insurance payments averaged \$84 per family.  
Life Insurance payments over a 21 year period equal the city's annual retail trade volume.

**CURTIS MERKEL**

Manager, Roanoke Agency  
Shenandoah Life Insurance Company, Inc.  
Shenandoah Life Building  
Roanoke, Virginia

Over 52 Ordinary Claims  
Over 112 Industrial Claims—\$33,387  
Wilfred Akers, John Boone, Thos. Broadwater (mgr. shoe store), John Brooks, Verner Brown, Floyd Chabot, Walter Cook, Wm. Equi, Sr. (paint dealer), King Hall, Robt. Harvey, Isaac Ingram, Richard Kepner, Jos. Lancaster, Emma Law, Gilbert Oakley, Edw. Polard (retired), Hugh Scott, Jr. (mgr. dye works), Patrick Smith, E. Frinkle, Chas. Wilson (executive granite co.).

**SUPFOLK—\$396,000**

Over 17 Industrial Claims—\$3,566  
Ruth Babb (supervisor), Jasper Baines, Blinn Briggs, Jr., Wm. Davenport, Clifton Duke, Leonidas Hill (hotel mgr.), Abram Holland (merchant), John Martin (supt. public schools), Rufus Martin (merchant), Samuel Nussman (contractor), Dr. John Rawls, John Vincent (retired).

**WAVERLY—\$30,000**

Nannie Cheatham, Robt. Nicholson, Edw. White.

**WINCHESTER—\$194,000**

Over 10 Industrial Claims—\$1,100  
Eugene Anderson, Craven Brannon, Clarence Bush, Isaac Good (ins. & realtor), Wm. Whisson.

**WYTHEVILLE—\$37,000**

Estel Kegley, Wm. Kegley, Arthur Crigger.

**OTHER VIRGINIA TOWNS—\$4,166,000 (Partial List)**

●Abingdon: E. Slack (publisher).—Alberta: S. Britt—Alexandria: J. Benthall, C. Holmes, Over 83 Industrial Claims—\$22,678.—Amherst: J. Vinson.—Amonate: J. Gleason.—Appalachia: G. Bond.—Appomattox: H. Davis.—Arlington: E. English (executive motor co.), F. Ewell.—Ashland: H. Canter (professor).—Aylett: J. Fox (merchant). ●Bassett: K. Koger (realtor).—Bedford: A. Saunders.—Berryville: J. Levi.—Big Island: S. Foster, W. Watts.—Blacksburg: V. Smith.—Blackstone: Lucy Fraher, D. Perkins (lumberman).—Blue Ridge: C. Jones.—Bon Air: G. Wright.—Branchville: Wm. Sykes (merchant).—Bremo Bluff: B. Ansell.—Buffalo Junction: L. Daniel.—Burlington: C. Dion.  
●Cambridge: J. Crenshaw.—Cash: H. Roane.—Chase City: J. Price.—Chatham: R. Law (lumberman), Wm. Nuckols.—Cheriton: I. Mapp.—Chester: Evelyn Baake.—Christiansburg: T. Miller, Wm. Shuffelbarger (retired).—Clar: O. Neilson.—Colonial Heights: Lillie Fowlkes.—Covington: R. Caldwell, Over 8 Industrial Claims—\$800.—Crews: Wm. Marshall (deputy sheriff), F. Turner.—Crystal Hill: F. High.—Cuckoo: P. Barrett (retired merchant).—Culpepper: L. Hanback (Sales Agt. Standard Oil Co.), R. Kelly (retired). ●De Witt: J. Grant.—Drakes Branch: C. Dunlop (tobacco dealer).—Drewryville: G. Harris, Sr.—Dry Fork: F. Blale.—Dungannon: J. Blackwell.—Dumbarton: Wm. Adams.—Dundas: H. Elmore.  
●Edinburg: E. Holler, G. Irvin.—Endless Caverns: G. Newland.—Etlan: C. Simms.—Falmouth: E. Beah.—Fancy Gap: A. Gardner.—Fort Belvoir: A. Andrews.—Franklin: Wm. Taylor (realtor).—Fredericksburg: J. Hearn, O. Seward, Over 4 Industrial Claims—\$1,023.—Front Royal: F. Gibb (retired). ●Galax: J. Kegley, Christine Mitchon.—Gate City: Dr. J. Dougherty, Jr.—Grotons: C. Bloxom.—Halifax: H. Gilliland.—Hallwood: C. Mason.—Hillsville: A. Surratt.—

**GOVERNOR BAILEY SAYS:**

*In pointing out the economic significance of the life insurance payments in Arkansas, Governor Carl E. Bailey stated:*

"The distribution in 1939, for Arkansas, of \$16,000,000 of life insurance payments to the insureds and beneficiaries under life insurance contracts has been a factor of prime importance in the financial affairs of the individuals affected. Too, these payments have had a beneficial effect much larger in scope than that which relates solely to these individuals to whom payments were made. The broad values of life insurance are no longer challenged.

"The institution of life insurance has been developed as a free enterprise, subject to regulations of the various states of the Union. It should be preserved as a free enterprise, subject to regulation by the states. That fact is not only tremendously important with respect to life insurance companies and to policyholders, but has a serious bearing upon our national economy and traditions.

"There is no justification for federal intervention in life insurance affairs. Life insurance policies have been widely distributed over the entire nation; there are approximately half as many policyholders as there are individuals in our nation. Reserves held for the benefit of policyholders have been carefully safeguarded by the companies, which in every sense are trustees for these policyholders. Considered as a whole, the integrity of life insurance is unstained. It is undisputed that, in the main, life insurance companies have done an effective job as to distribution of their product and conservation of funds intrusted to them.

"It is important that the institution of life insurance be kept free of federal control, that it may continue on its present broad path of progress."

Honaker: A. Countiss (Principal Honaker High School).—Hopewell: Dr. J. McBailey, G. Wolfe. ●Ivor: L. Pulley (postmaster), F. Stephenson. ●Jonesville: Ora Burke. ●Kenbridge: C. Chappell, Lenora Parrish. ●Keokee: Eliza Darnell. ●Lawrenceville: T. Hendrick.—Leighton: H. Mulhearny.—Lexington: Wm. Boley (merchant), H. White (att’y).—Linville: E. Depoy.—Luray: J. Mimms (pres. & mgr. hotel corp).

●Madison: Dr. J. Clore.—Mangum: Rosa Townsend.—Marion: J. Meek.—Martinsville: J. Stultz (retired), Over 3 Industrial Claims—\$1,003.—Meadow View: T. Rhea.—Midland: Wm. Webb.—Mount Salom: Anna Smith. ●Nansemond: I. Pland.—Nathalie: T. Wyatt.—Natural Bridge Station: J. Mohler.—New Castle: C. Reynolds.—New Market: R. Tidler.—New Perry: Jennie Farmer. ●Ocean: G. Squires.—Orange: W. Harrell.—Owenton: F. Fogg. ●Pearisburg: Annie Thornton.—Petersburg: G. Brasfield (retired lumber dealer), Over 161 Industrial Claims—\$34,632.—Phoebeus: T. White.—Pound: S. Meade. ●Raphine: F. Perry.—Reynoldsville: S. Shepler.—Ringold: J. Collic, C. Keese.—Rockridge Baths: T. Sansabaugh. ●Salem: C. Wells.—Samos: E. Burch.—Schuyler: A. Sizer (physician).—Sedley: F. Causey (physician).—Smithfield: G. Guy, J. Nelms.—South Boston: W. Lea (tobacconist), V. Shepherd.—Staunton: Wm. Harris, F. Holt (mfr.). Over 5 Industrial Claims—\$1,500.—Stuart: E. Handy.—Strasburg: C. Smith.

●Tapping: E. Kleiningham.—Temperanceville: Wm. Gillespie, Sr. (retired), F. Hodge (deputy sheriff).—Timberville: J. Martz.—Troutville: Annie Duffy. ●Vienna: H. Warrum (att’y).—Virginia Beach: J. Callahan. ●Wakefield: S. Barker.—Wardtown: R. Twiford.—West Augusta: H. Armstrong.—West Point: W. Freeman, C. Stark.—Williamsburg: L. Little (minister), R. Oliver.—Willis: G. Harris.—Windsor: Annie Butler.—Woodway: Luther Dellinger, James Bellamy.

**Annuity Payments****Triple in Seven Years**

Annuity payments made each year by life insurance companies have shown a marked increase from \$48,738,514 in 1932 to \$153,629,259 in 1939:

	Annuity Payments
1932	\$ 48,738,514
1933	59,825,056
1934	75,387,095
1935	93,656,759
1936	112,720,824
1937	129,525,357
1938	143,802,345
1939	153,629,259

**NORTH CAROLINA**

Total Payments .....\$31,700,000  
Rank in Payments .....21st  
Rank in Population .....11th  
Payments Per Capita .....\$9.08

Ordinary life insurance in force \$1,036,596,000 on 472,684 policies or \$297 per capita. Average size of policy in force \$2,193, average new policy sold in 1939 \$2,161.

The \$31,700,000 in life insurance money paid to North Carolinians in 1939 exceeded the \$22,751,727 in W.P.A. payments in the state for the fiscal year, was three and one-half times the \$8,823,737 in P.W.A. grants, one and one-half times the federal agricultural adjustments program payments of \$21,965,154, and seven times the \$4,552,985 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were twenty-five percent more than the \$25,078,335 federal income taxes collected in North Carolina, one-sixth of the \$189,265,474 in wages paid by manufacturers in the state, over one-third of the \$94,303,000 total savings bank deposits and one-seventh of the \$217,113,000 cash income from farm products.

(For towns with fewer claims see end of list)

**ALBEMARLE—\$52,000**

Burley Burleyson, Herbert Klutz, Adolphus Lowder, Zebulon Moss.

**PROVIDES FOR FAMILY, STABILIZES INSURED**

*In commenting on the great value of life insurance payments, Governor Clyde R. Hoey of North Carolina said:*

"I believe definitely in life insurance, both for the provision that it makes for the family of the insured and for the stabilizing advantage it gives to the insured himself. The results of life insurance are manifest on every hand. It provides the means by which money may be made secure and available for a person while living, in case of need that so frequently arises, and likewise provides necessary support and maintenance for his family when death comes.

"It is a matter of interest to know that life insurance payments were made to the insureds and beneficiaries in North Carolina in the sum of approximately \$31,000,000.00 in the year 1939."

Names in each town are only a partial list of claims paid during 1939.

**ASHEBORO—\$30,000**

Clarence Cranford (Executive, Cranford Furniture Co.), Winborn Steed, Euna Walker.

**ASHEVILLE—\$596,000**

Over 50 Industrial Claims—\$10,519  
Elnathan Brownell, Jr., Wm. Crawford, A. Duckett, Miller Ford, Louis Linn, Dr. Thos. Mellard, Ernest Ogle, Wm. Parks, Edwin Ray (retired banker), Jos. Rodgers, Allen Williamson (mgr. bottling plant).

**BETHEL—\$69,000**

Marion Blount, James Edmondson, Benjamin Tetterton.

**BURLINGTON—\$87,000**

Over 62 Industrial Claims—\$14,800  
John Coble, Jesse Holt, Cora Rimmer, Sidney Steele.

**CANTON—\$44,000**

Arthur Barrett, Harry Fisher, Jr., Frank Smith.

**CHARLOTTE—\$1,626,000**

Life insurance payments averaged \$84 per family.

They represent 25 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 19 year period equal the city's annual retail trade volume.

Over a 4½ year period life insurance payments equal the total savings bank deposits in the city.

**Over 137 Ordinary Claims****Over 162 Industrial Claims—\$37,300**

Judson Albright, Jr., Ernest Ellison (ins.), Nettie Jordan, Sarah Lemmond, Dr. Chas. Lucas, Elliott McCarrel (mgr. chemical co.), Susanah Martin, Paul Matheson, Dennis Myers (Pres. Myers Auto Service Co.), Dr. Clyde Phillips, Helen Polk, Robt. Proctor, Richard Query, Geo. Reed, John Robinson, Jesse Stancill (att’y), James Stokes (banker), Harry Wilkinson (Mgr. A. P. Store).

**DOVER—\$29,000**

James Harrison, Ida Humphrey, Samuel Moore.

**DURHAM—\$1,288,000****Over 183 Industrial Claims—\$48,900**

Henry Baker, Walter Barden, Thos. Bland (hotel operator), James Carpenter, Christopher Delamar, Dr. Robt. Felts, Benjamin Gaddy (Supt. Golden Belt Mfg. Co.), Jos. Gholson, Edw. Leigh, Thos. Bryan, Eddie Pendergraph, Marion Rigbee.

**ELIZABETH CITY—\$160,000****Over 24 Industrial Claims—\$7,163**

Herbert Davenport, Arthur Gallop, Walter Small (retired judge), James Whitehurst.

**ELM CITY—\$18,000**

James Griffin, John Norville, John Winstead (jeweler).

**FAIRMONT—\$85,000**

Geo. Grantham (att’y), Curtis Hardin, Henry Pitman.

**FAYETTEVILLE—\$327,000****Over 81 Industrial Claims—\$13,300**

Wm. Brothers, Robt. Downs, Dr. Jacob Highsmith, John Strickland, Isidor Tannenbaum, Edwin York (retired).

**FREMONT—\$57,000**

Wiley Aycock, Ellie Hooks, Cutler Lee (banker), Robt. Sauls.

**GOLDSBORO—\$181,000**

Henry Cole, Wm. Cole, Eugene Eutsler (tobacconist), Henry Johnson, Wm. Moore (supvr. tobacco market).

**GREENSBORO—\$946,000****Over 72 Ordinary Claims****Over 130 Industrial Claims—\$31,800**

Robt. Allen, Dr. Walter Ashworth, Edward Caudle, Homer Chamblee (Pres. Greensboro Motors), James Daniel, John Edmunds, Ralph Edwards (merchandise broker), John Faw, Ettie Hall, Wm. Hewitt (Executive, Greensboro Supply Co.), Dr. Washington Meadows, Wm. Merrimon (Pres. Merrimon Ins. Agcy.), Roy Newman, Rosa Palmer, Benjamin Parham, Ernest Ross (Comptroller, Jeff. Std. Life Ins. Co.), Ernest Schenck (ins.), Geo. Shaw, Chas. Sisson (ins.), Jos. Tate (broker), Henry Thornburg, Henry Wilson.

(CONTINUED ON NEXT PAGE)

## North Carolina—Continued

**GREENVILLE—\$74,000**

Abram. Barber, Thos. Mallison, John Pilgreen.

**HENDERSON—\$60,000**

Henry Mencken (grocer), Jane Pope, Chas. VanDyke.

**HENDERSONVILLE—\$66,000**

Cortez Cody (minister), John Crye (contractor), Rev. Earnest Ross, Mattie Parris.

**HICKORY—\$61,000**

Over 10 Industrial Claims—\$1,900  
Julius Abernethy, W. Baxley, Sr. (ins.), Cleveland Miller.

**HIGH POINT—\$454,000**

Over 42 Industrial Claims—\$10,900  
McCragor Cranford, Roy Hutchens (Supt. Amos Hosiery Mill), Herbert Mitchell, D. Parker (Secy.-Treas. Alma Desk Co.).

**KEENESEVILLE—\$34,000**

Dr. James Justice, Cyrus Linville, John Stuart.

**KINSTON—\$192,000**

Over 70 Industrial Claims—\$17,200  
Elmo Corey (tobacconist), Rudolph Croom, Carl Elmore, Edgar Gooding, Vincent Jackson, McCoy McDaniel, Lefettie Moore, Dr. Frank Register, Sylvester Stough, Luther Sugg, James Sutton (grocer), Dallas Turner, Samuel Tyndall, Geo. Wells, Edward West.

**LA GRANGE—\$37,000**

Noe Creech, Thos. Cunningham, James Mitchell, Robt. Mooring.

**LEXINGTON—\$170,000**

Eli Hedrick, Fred Sink (newspaper editor & publisher), Jos. Thompson, Edgar Timberlake.

**LINCOLNTON—\$42,000**

Geo. Abernethy, James Allen, Giles Goodson (lumber merchant), Alfred Stanford (minister).

**MADISON—\$64,000**

Jesse Griffin, Jackson Ragsdale (banker), James Webb.

**MONROE—\$67,000**

Edmond Bivens, Wm. Bivens, David Snyder, Clarke Walton.

**MORGANTON—\$40,000**

Edward Galloway, Addie Houk, Dr. Edward Phifer.

**MOUNT OLIVE—\$44,000**

Thos. Hill, Ronald Lassiter, John Price.

**MURPHY—\$25,000**

Dr. Edward Adams, Jasper Moody (atty.), Kelsey Weaver.

**OXFORD—\$70,000**

Leroy Alderman, Nathaniel Cannady, Wyatt Cannady, Chas. Daniel, Wm. O'Brien, James Taylor (atty.).

**RALEIGH—\$895,000**

Over 124 Industrial Claims—\$32,100  
Geo. Ashby, Thomas Bland (hotel prop.), Jos. Cockerham (atty.), Inez Coley, Alfred Dixon, Chas. Jennette, Augustine MacNair (atty.), Thos. Maguire, Jr. (banker), Elmer Meyers, Leon Newton, Henry Robinson (atty.), Robt. Strong, Robt. Summers.

**REIDSVILLE—\$86,000**

Geo. Irvin, Henry McGhee, James Meador, Geo. Somers, Wm. Stadler.

**ROCKINGHAM—\$37,000**

John Hamer, James Rainwater, Wm. Stancill.

**ROCKY MOUNT—\$309,000**

Over 50 Industrial Claims—\$12,300  
Temple Brake, James Davenport (prop. Davenport Motor Co.), John Hagerty, John Matthews.

**SALISBURY—\$180,000**

Over 90 Industrial Claims—\$23,100  
John Basinger, Robt. Cohen, David Hoffman, Chas. Klutz, Noah Little (optometrist), Marion Pennybacker, Chas. Shive.

**SHELBY—\$93,000**

A. Beam (dentist), Laura Cabaniss, Chas. Doggett, Sarah Washburn, Franklin Wray.

**SMITHFIELD—\$30,000**

Wm. Lassiter, Rev. Daniel Tuttle, Jos. Underwood, Nettie Underwood.

**STANTONSBURG—\$43,000**

Andrew Bradshaw, Wm. Walston, Wm. Yelverton.

**TARBORO—\$67,000**

Dr. Walter House, Joshua Rouse, Luther Stancill.

**WADESBORO—\$32,000**

Wm. Boggan, Jesse Gullede, Farace Hightower, Bennett Nelme.

**WASHINGTON—\$146,000**

Wm. Clifton, Chas. Flynn (realtor), Claibourne Lewis.

**WILLIAMSTON—\$50,000**

Frank Bennett, John Heath, Dr. Jos. Saunders.

**WILMINGTON—\$617,000**

Over 130 Industrial Claims—\$29,200  
Clarence French, James Hall, Purcell Harrah (laundry prop.), Saul Hertz, John Jarman (druggist), Jones Malone, Henry Michaelis (grocer), Daniel Penton, Jasper Sidbury.

**WILSON—\$415,000**

Frederick Carr (banker), Chas. Dew, Geo. Duke, John Gray, John Leach

## Enables Wife to Fight Illness, Educates Daughter

**NORTH CAROLINA**—My husband, at the time of his death, August 1939, was bookkeeper for a retail book corporation and had approximately \$6,000 worth of life insurance, half of which was left to me. I was holding a stenographic position, but my salary would not have been sufficient to have enabled me to pay all debts, such as funeral expenses, doctor's bill, etc., and at the same time provide a living for my daughter and myself.

This insurance money meant so much to me because the fear of a second breakdown of tuberculosis was beginning to overshadow me—and that is exactly what has happened. Two months ago I was forced to give up my position and go into a sanitarium, where I am told it will take approximately 18 months to regain my health and be able to work again.

The money left me by this life insurance affords me the care and treatment I need in a sanitarium, and at the same time enables me to keep my daughter in school. She is a junior in high school and by careful spending I expect to be able to complete her high school education and give her a business course. Otherwise, she would have had to stop school and go to work or to have gone to live with relatives. And, frankly, I do not know what would have become of me in my fight against tuberculosis, as the entire estate left by my husband was represented by life insurance. We did not have any other accumulated savings.

In my opinion life insurance is the poor man's friend. The person who says, "I cannot afford life insurance" is especially the one who should carry it. Paying premiums on life insurance is the easiest way to save money. How can anyone afford not to carry it?—Mrs. J. R.

(tobacconist), Wm. Matthews, Sudie Owens, Wm. Sharpe (sheriff), Wilson Taylor, Wm. Walston, Lipscomb Webb, Wm. Winstead, Paul Woodard (grocer).

**WINSTON SALEM—\$1,865,000**

Over 150 Industrial Claims—\$30,200  
Thos. Douglas, Frederick Hutson (tobacconist), Chas. Landreth, Geo. McGladrie, Wm. Hendren (atty.), Wm. Meyers, Hieronymus Montague (atty.), Luther Nifong, Clay Reid (contractor), Andrew Sams (atty.), Rufus Shore (Pres. Standard Bldg. & Loan Assn.), Walter Sink, Washington Wilkinson (ins.), Earl Yates (Pres. Realty Bond Co.).

**OTHER NORTH CAROLINA TOWNS—\$3,735,000 (Partial List)**

●Acme: T. Williams.—Apex: S. Branch. ●Badin: J. Adkins.—Bahama: E. Roberts.—Baileys: J. Cockrell, Wm. Denton.—Battleboro: S. Grimes.—Beaufort: C. Lewis, Jr.—Belew Creek: T. Rumbley.—Belhaven: S. Credle, B. Spencer.—Bessemer City: R. Kennedy, A. Watts.—Black Mountain: C. Cleo.—Black Creek: J. Daniel.—Blanchette: O. Foster.—Bridgewater: E. Seals.—Broadway: J. Davis, O. Honeycutt.—Browns Summit: A. Geringer.—Buckner: W. Robinson.—Buile: A. Britt.—Bunnlevel: J. Marsh.—Burgaw: F. Dees, C. McCullen.—Bynum: R. Lambeth.—Cameron: H. Tally.—Carolina Beach: C. Hill.—Coinjock: M. Nelson.—Clarkton: J. Hooks.—Claremont: J. Isenhour, R. Smyre.—Clarendon: C. McPherson, Wm. Stephens.—Clayton: R. Sanders.—Clemmons: J. Warner.—Cliffside: J. Allhands.—Clinton: J. Bass, A. Daughtry.—Clyde: Betty Ferguson, Wm. McCrary.—Concord: H. Caldwell, Dr. Paul McFayden.—Connelly Springs: M. Mings.—Cove City: M. McCoy.—Culberson: M. Simonds.

●Davison: H. Moffett.—Deep Run: B. Harper, Jr.—Denton: W. Morris, J. Smith.—Eagle Springs: E. Bost.—Edenton: J. Leary, Wm. Winborne.—Enfield: J. Parkker.—Faison: Ada Jackson.—Forest City: F. Harrill, Jr., J. Feeler.—Pountain: D. Mercer, Sr.—Gardner: L. Whitaker (sheriff)—Garysburg: Wm. Grant.—Gastonia: C. Henderson.—Gates: I. Hines.—Gibson: I. Harris.—Glenville: Wm. Fowler.—Glenwood: C. Williams.—Gold Hill: J. Honeycutt.—Graham: Dr. O. Paris, J. Parks.—Granite Falls: Wm. Povey.—Harrellsville: Annie Sessoms, B. Sharp.—Hamley: J. McVey.—Harris: D. Stewart.—Huntersville: M. Galloway.

●Jackson Springs: L. Graham.—Jacksonville: Wm. Hurst.—Jamesville: J. Manning.—Jefferson: E. McNeill.—Jonesville: Wm. Myers.—Kenly: Wm. Boykins, T. Pitman.—Kings Mountain: O. Blalock.—Knoxville: E. Weaver.—Lake Waccamaw: J. Maultsby.—Laurinburg: Edith Caldwell, R. Crawley.—Leaksville: J. Eu-

banks, S. Marshall.—Leland: G. Gaylord.—Lenoir: C. Carr, P. Grist.—Lewiston: Wm. Taylor.—Lillington: Z. Parker.—Little Switzerland: R. Ballew.—Louisburg: R. Pearce.—Lucama: Dr. I. Lamm, J. Watson.—Lumberton: L. Hunt.—McLeansville: J. Huffines.—Marion: M. Laughridge.—Maury: M. Tucker.—Maxton: W. Collins, C. Knight.—Middlesex: D. Bissette, E. Frazier.—Mill Springs: J. Medford.—Milton: J. Brandon.—Mocksville: J. Stroud.—Mooreville: R. White.

●Nashville: P. Boyd, H. Breedlove.—New Bern: W. Dunn, H. Foscoe.—New Hill: T. Pool.—New London: M. Hahn.—Newton: G. Murray, C. Rowe.—Norlina: P. Palmer.—Oteen: H. Spinks.—Pikeville: G. Flowers.—Pinetops: W. Morgan, W. Walston.—Pineville: E. Thompson.—Pink Hill: Myrtle Hill, D. Smith.—Pittsboro: Wm. Thompson.—Pleasant Garden: C. Neelley, C. Weatherly.—Plymouth: S. Ward.—Ramseur: E. Brown.—Red Springs: T. Blue, M. Watson.—Richfield: Wm. Pickler.—Rich Square: H. Elliott, C. Nelson.—Roanoke Rapids: U. Gore.—Roberdale: R. Rainwater.—Rockwell: J. Park.—Rowland: S. Hammond, J. McCormick.—Rutherford: J. Williams.—Rutherford College: J. Morris.

●St. Paul: S. Culbreth.—Sandy Ridge: H. Joyce.—Sanford: J. Koonce.—Selma: A. Brown, Dr. J. Person.—Seven Springs: Wm. Holt.—Severn: A. Fleetwood.—Siler City: J. Fox.—Snow Hill: Wm. Potter, J. Sellers.—Southmont: D. Crowell.—Spencer: Effie Dennis, H. Holt.—Spray: S. Marshall, A. Stone.—Spring Hope: J. Proctor (mayor).—Spruce Pine: J. Rice (Vice Pres. Sou. Mica Co.).—Stanfield: T. Almond.—Statesville: Noah Fox, Ira. Royster (ins.).—Stokesdale: C. Vaughn, T. Young.—Sylva: J. Allman.—Tarheel: J. Robeson.—Taylorsville: A. Carter, Wm. Patterson.—Teachey: E. Brown.—Thomasville: J. Murphy, J. Reid.

## Husband Paid Insurance on Policy He Thought Lapsed

"My late wife's insurance policy was purchased in July, 1927. In 1931 I was forced to discontinue premium payments, and as far as I knew the policy lapsed.

"On Jan. 8, 1938, my wife passed away. As I didn't think the policy could be in force after all that time, I did not notify the company.

"A few days ago the agent called upon me to ask me whether I could pay back any of the premiums that had been charged against Mrs. M's policy. I answered stating Mrs. M had passed away in January. He informed me that Mrs. M's policy was still in force and that I would receive the proceeds of the policy, less the premiums and interest charged against the cash value of the policy. Imagine my surprise. I didn't think it possible. This is going to help me and my young daughter who is at home with me."

—Trenton: J. Koonce.—Troy: Wm. Cochran (atty.).—Turkey: A. McGee.

●Vanceboro: J. Gaskins.—Wadeville: J. Cole.—Wagram: D. Alderman, S. Thowser.—Wallace: J. Boney, D. Norris.—Walnut Grove: D. Tuttle.—Waltonburg: H. Jones.—Waynesville: T. Wyche.—West Asheville: A. Duckett.—Whitakers: R. Bradley.—Whiteville: Wm. McRacken, J. Thompson.—Windsor: Dr. H. Lyon.—Wingate: J. Bass.—Winton: J. Lee, Wm. Shaw, Jr.—Woodland: L. Copeland.—Woodsdale: B. Rogers.

## LIFE PAYMENTS BY COMPANIES

Year Organized	Total Payments to Policyholders and Beneficiaries Since	
	Year 1939	Organization
Acacia Mutual	1869	\$ 5,606,341
Aetna Life	1850	71,391,328
American National, Texas	1905	6,443,789
Bankers Life, Iowa	1879	20,761,357
Canada Life Assurance	1847	25,963,091
Confederation Life, Toronto	1871	13,221,066
Connecticut General	1865	21,818,168
Connecticut Mutual	1846	27,958,706
Continental Assurance, Illinois	1911	2,426,642
Equitable Life Assurance	1859	191,878,327
Equitable Life, Iowa	1867	12,431,628
Fidelity Mutual	1878	11,007,639
General American, Missouri	1933	14,009,401
Great Southern, Texas	1909	3,456,393
Great-West, Canada	1891	16,217,516
Guardian Life	1860	10,370,472
Home Life, New York	1860	8,494,252
Imperial Life, Toronto	1896	8,063,297
Jefferson Standard	1907	6,352,937
John Hancock Mutual	1862	95,678,234
Kansas City Life	1895	8,738,657
Life and Casualty, Tennessee	1903	2,747,180a
Life Insurance Co., Virginia	1871	7,638,134
Lincoln National, Ft. Wayne	1905	13,127,660
London Life, Canada	1874	11,427,312
Manufacturers Life, Toronto	1887	16,958,261
Massachusetts Mutual	1851	48,036,985
Metropolitan Life	1866	604,825,899a
Monumental Life	1858	2,072,081
Mutual Benefit Life	1845	56,015,487
Mutual Life Assurance, Canada	1869	17,659,747
Mutual Life, New York	1843	121,641,762
National Life & Accident, Tennessee	1900	7,620,565
National Life, Vermont	1850	17,886,620
New England Mutual	1835	39,074,811
New York Life	1841	210,625,617
Northwestern Mutual	1857	109,100,078
Northwestern National	1885	6,050,463
Occidental Life, California	1906	6,774,257
Pacific Mutual Life	1867	20,300,894a
Penn Mutual	1847	54,288,565
Phoenix Mutual	1851	16,910,112
Provident Mutual	1865	27,705,794
Prudential Insurance Co.	1873	441,887,086a
Reliance Life, Pittsburgh	1903	10,318,536
Southwestern Life, Dallas	1903	4,293,764
State Mutual Life, Worcester	1844	14,203,281
Sun Life, Canada	1865	89,927,722
Union Central	1867	36,393,336
Western and Southern	1888	16,468,752
		197,261,958

\*From 1904 to 1939, inclusive.

aIncludes accident and health.

†Exceeds this amount.

bApproximately.

Names in each town are only a partial list of claims paid during 1939.



## SOUTH CAROLINA

Total Payments ..... \$19,100,000  
Rank in Payments ..... 33rd  
Rank in Population ..... 25th  
Payments Per Capita ..... \$10.19

Ordinary life insurance in force \$459,071,000 on 239,599 policies or \$245 per capita. Average size of policy in force \$1,916, average new policy sold in 1939 \$1,802.

The \$19,100,000 in life insurance money paid to South Carolinians in 1939 was slightly under the \$21,869,248 in W.P.A. payments in the state for the fiscal year, was almost twice the \$10,939,131 in P.W.A. grants, slightly under the federal agricultural adjustment program payments of \$21,102,543, and nearly nine times the \$2,340,929 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over three times the \$5,488,070 federal income taxes collected in South Carolina, over one-fifth of the \$91,791,692 in wages paid by manufacturers in the state, two-thirds of the \$29,437,000 total savings bank deposits and over one-fifth of the \$93,980,000 cash income from farm products.

(For towns with fewer claims see end of list)

### ABBEVILLE—\$36,000

John Ashley, Thos. Ferguson, John McKee, John Wilson.

### AIKEN—\$41,000

Edmund Gunter, Jr., Wm. McGhee (contractor), Wm. Moak.

### ANDERSON—\$255,000

Over 100 Industrial Claims—\$21,100  
Iva Barton, Georgia Floyd, Godfrey Geiger, Hoyt Haynes (auto dealer), Wm. McCue, Marion Shelor, Roy Smith, Elijah Tribble.

### CHARLESTON—\$980,000

Life insurance payments averaged \$60 per family.

They represent 39 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year

## HUGH E. SIMMONS

Life Insurance Consultant

Branch Manager

Acacia Mutual Life Insurance Co.  
149 Calhoun Street  
Charleston, S. C.

period equal the city's annual retail trade volume.

Over 395 Industrial Claims—\$100,100

Adolphus Bennett, Benjamin Bradham (contractor), Gishborne Cherry (lumberman), Dewey Hott, Samuel Edmondson (tobaccoist), Winner Ferrara, Belinda Torlay, Ella Gunnells, Francis Horres, Margaret Kelly, Samuel Miller, Jacob Nathans (atty.), Ella Oppel, Deldrick Rambke, John Renken, Henry Silcox, Louis Soubeyroux (Secy. & Treas. Chas. Ship Bldg. Co.).

### COLUMBIA—\$995,000

Over 201 Industrial Claims—\$54,100

Boyce Abrams (city treasurer), Michael Arant, Martha Bonham, Lewis Campbell, Wm. Cleveland (retired), Dr. Ernest Cooper, Richard Dial (dentist), John Efrid (V. P. Efrid's Dept. Store), Miller Edenfield, Lennie McClain, Nevil McDowell (naval officer), Sheppard Pender (ins.), Ezra Willard, Eliza Williams, Henry Wyse, Frank Younginer.

### DILLON—\$45,000

Cornelius Arnette, Henry Hasty, James McQueen, Wm. Rogers.

### FLORENCE—\$310,000

Over 92 Industrial Claims—\$22,500

Chas. Haynie, Mollie Johnson, Wm. Lunn, Hector McCall, Andrew Muldrow (contractor), Blonnie Roney.

### GAFFNEY—\$88,000

Hezekiah Duncan, S. Ledford, Clarence Partin, Ed. Phillips, Robt. Sarratt, Susan Sarratt, Mehala Spencer.

### GREENVILLE—\$817,000

Over 205 Industrial Claims—\$42,408

Ethel Smallwood, Lawson Babb, Laura Burnett, Branch Burnham, Clarence Echols, Walter Griffin (cotton merchant), Office Gurley, Seth Latham, John McDowell, Thos. Marchant (textile executive), Willard Mason (retired), David Mattox, Floyd Mitchell, James Smith, Robt. Spooner (retired grocer), George Wells, John Whitmire, Wm. Wright.

### GREENWOOD—\$254,000

Over 90 Industrial Claims—\$23,100  
Morris Cashion, Thos. Chiles, John Langley, John Watson (ins.).

### GREER—\$15,000

Wm. Campbell, Dock Compton, Louis White.

### HARTSVILLE—\$62,000

Robt. Gilbert, Annie Hogge, David Kelley, John Peninger (plumber), Jesse Sparrows.

### HOLLY HILL—\$22,000

Adolphus Bennett, Jacob Shuler (dairyman), Samuel Wells.

### LAKE CITY—\$37,000

Wm. Butler, Willson Coward, Arthur Parker (postmaster), Thos. Ruffin.

### LANCASTER—\$53,000

Wm. Bolton, W. Barton, Ernest Roddey.

### LATTA—\$20,000

Percy Georger, Lottie Hatchell, John Tolar.

### MARION—\$42,000

L. Leitner, Morris Stanton, Wm. Stevenson.

### MULLINS—\$28,000

Claudius Blanton, Edward Owens, B. Page, T. Smith.

### ORANGEBURG—\$146,000

Elizabeth Besinger, Edgar Culler (state highway commissioner), Benjamin Moss (judge), Wm. Tyler.

### ROCK HILL—\$191,000

Over 80 Industrial Claims—\$17,200  
Addison McKeown, Sarah Roddey, Maggie Sutton.

### SPARTANBURG—\$747,000

Over 250 Industrial Claims—\$40,200

Edgar Avent, Newton Babb, Walter Cannady, Fielden Cantrell (retired), Chas. Christman (cotton broker), James Erwin, John Fielder, J. Fitzgerald, Lydia Kearse, Ambrose Lawter (retired merchant), Edward Vaughn, Lottie West.

### SUMTER—\$244,000

Dr. Chas. Birnie, Henry Harby, Dr. Chas. Osteen, Dr. Harry Shaw, Alfred Tisdale (fertilizer mfr.).

### TIMMONSVILLE—\$50,000

Arthur Garner, Theodosia Jones, George Sansbury.

### WALTERBORO—\$71,000

Harry Bailey (coal dealer), Brantley Beach, Edward Jones, John Kiser, James Padgett (atty.).

### OTHER SOUTH CAROLINA TOWNS—

\$1,770,000

(Partial List)

●Allendale: T. McMillan, Beulah Reeves. ●Batesburg: H. Aldridge, Beaufort R. Van Bray, Belton: N. Coward. ●Bennettsville: T. Ereden, Beulah Pearson. ●Bethune: A. Catoe. ●Bishopville: P. Reynolds, Blacksburg: Mary Allison. ●Blackville: G. Bradford, Blaney: Wm. Ross. ●Blenheim: R. Rogers, Bonneau: W. Hammett, Bowman: T. Whetsell. ●Calhoun: J. Landres, Campobello: Mitie Farmer, H. McMillin, Centenary: A. Rowell, Chester: E. Hall, Chesterfield: B. Teal, Clinton: P. Pitts, Jr., Clover: J. Falls, W. McCarter. ●Darlington: J. Muldrow, Due West: R. Robinson, Dun-

## Gives Sense of Independence and Security

SOUTH CAROLINA—I will have to go back a few years to tell you what life insurance has really meant to me.

In 1934 my husband died leaving me some insurance which I had converted into a life annuity. Although it is not a "full loaf," it is enough to give me a sense of independence and security for the balance of my life. This is a very comfortable feeling to have as you grow older.

My son, who passed away in December, left \$6,500 insurance. He was not quite 28 years old and just getting a start in life. His father gave him his first policy of \$1,000 while he was in college. After he finished college and secured employment he added to it each year.

I left the money with the two companies on deposit, as I found the rate of interest they paid was commensurate with any investment I could safely make.

I believe in life insurance from every angle. It brings you greater returns from systematic saving than any other investment, plus the feeling of security.

So often I said to my husband during his long illness, "now don't worry, you have your life insurance to fall back on."

It has meant so much to so many families, I would like to shout it from the housetops to save for life and death by taking out insurance.—Mrs. M. M.

Names in each town are only a partial list of claims paid during 1939.

## Can Pay for Home and Educate Little Girl

SOUTH CAROLINA—To me life insurance is the best way for a family of moderate means to save. Last year my husband died. If it were not for the monthly checks I receive from his life insurance I would have to work. I have a little girl eight years old. She loves our house and would have been heartbroken to have had to move. We could not have kept it if there had been no insurance. The house was not quite a year old when my husband died. We still owed about \$5,000 on it and part of the insurance was used to pay this. I also used about \$1,500 to finish paying off another house, one that we bought when we were married. Because I have this insurance I am able to carry an educational policy for my little girl. I could not give her the educational advantages I desire for her without it.

Mr. H. was an automobile dealer. He believed in carrying all the insurance one could. Each month when I receive my checks I give thanks that he was so insistent about carrying insurance.

When the doctor told him he had only a few more weeks to live, he said to me, "knowing you all are provided for doesn't make dying a pleasure but it does make it easier."

I wish I could say something to encourage others to carry insurance. I have seen those left without it and those left with it and the more I see, the more I believe in it.—Mrs. H.

can: S. Moore. ●Easley: O. Dukes, L. Rogers. ●Eastover: J. Kelly. ●Edgefield: Dr. J. Crafton. ●Elliot: D. Skinner. ●Estill: C. Peoples. ●Eutawville: C. Getsinger, J. Simons.

●Fort Mill: N. Carothers, W. Sluder. ●Galivants Ferry: L. Cooper, J. Gaskin. ●Georgetown: F. Ford, Jr., L. Siau (broker). ●Hardeeville: Nettie Ivey. ●Honea Path: S. Donald (pharmacist). ●Inman: Eula Bishop, T. Davenport. ●Iva: L. Fisher. ●Jamestown: Lillian Bishop. ●Johnston: J. Culbreath. ●Jonesville: L. Felder. ●Kingstree: A. Reid. ●Kirksey: G. Williams. ●Lake View: Wm. Page. ●Lesslie: O. Carmichael (minister). ●Leo: L. Dickerson. ●Loris: L. Stanley. ●McBee: Wm. Grant. ●McCormick: Otis Strom. ●Manning: S. Davis. ●Martin: J. Harley. ●Montmorenci: J. Bell. ●Moore: Wm. Harrison. ●Mt. Grogan: F. Moore. ●Neeses: A. Connor. ●Newberry: J. Hiott. ●New Zion: A. Baker, C. Lavender. ●North: J. Banks. ●Olanta: A. Kelley, T. Moore (druggist).

●Patrick: D. Quick. ●Pinewood: J. Ross. ●Richburg: Dr. S. Jordan. ●Ridgeland: L. Sauls. ●St. George: A. Street. ●St. Matthews: Rev. C. Burts. ●St. Stephen: W. Russell. ●Saluda: T. Cront, Annie Dunlap. ●Smithboro: J. Calder. ●State Park: Dr. E. Cooper. ●Summerville: C. Epting. ●Taylors: G. LaBoon. ●Union: Dr. H. Graves, Wm. Leslie. ●Wagener: J. Layton. ●Walhalla: W. Hughs (atty.). ●Ware Shoals: H. Frederick, Jr. ●White Stone: C. Smoak. ●Williamston: J. Parker. ●Winnsboro: J. Cathcart. ●Woodruff: Dr. D. Alexander.

## GEORGIA

Total Payments ..... \$32,600,000  
Rank in Payments ..... 19th  
Rank in Population ..... 13th  
Payments Per Capita ..... \$10.56

Ordinary Life Insurance in Force \$927,526,000 on 438,339 policies or \$306 per capita. Average size of policy in force \$2,116, average new policy sold in 1939 \$2,027.

The \$32,600,000 in life insurance money paid to Georgians in 1939 exceeded the \$30,146,836 in W.P.A. payments in the state for the fiscal year, was about seven times the \$4,738,353 in P.W.A. grants, slightly over the federal agricultural adjustment program payments of \$31,884,694 and nearly ten times the \$3,313,954 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were nearly twice the \$17,104,017 federal income taxes collected in Georgia, nearly one-third of the \$110,501,344 in wages paid by manufacturers in the state, al-

most one-third of the \$108,017,000 total savings bank deposits and over one-fourth of the \$125,785,000 cash income from farm products.

(For towns with fewer claims see end of list)

### ALBANY—\$258,000

Over 257 Industrial Claims—\$39,570  
Walter Johnson, James Lee (undertaker), Lee Morgan, Perry Murphy, Annie Swindle, John Trawick, Hamilton Wimbish.

### AMERICUS—\$77,000

Geo. Buchanan, Sr., Geo. Davenport, Dennis Neil.

### ATLANTA—\$11,480,000

Life insurance payments averaged \$169 per family.

They represent 63 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 11 year

Established 1846

## N. BAXTER MADDOX

General Agent for Georgia

Connecticut Mutual Life Insurance Co.

1001-S C. & S. Building

Atlanta, Ga.

period equal the city's annual retail trade volume.

Over a 4 year period life insurance payments equal the total savings bank deposits in the city.

Over 263 Ordinary Claims  
Over 1201 Industrial Claims—\$251,144

### CLAIMS BY AMOUNTS:

1—\$500,000 or over  
2—100,000 to \$250,000  
3—50,000 to 100,000  
12—25,000 to 50,000  
31—10,000 to 25,000  
41—5,000 to 10,000  
58—3,000 to 5,000  
37—2,000; 76—1,000

Wm. Arnold, Frederick Athearn, Henry Austin, Sr., Geo. Bland, Gilbert Brodwin, Wm. Brown, Rebecca Bryan, John Burke, Jr. (Credit Mgr. Va. Carolina Chemical Co.), Paul Camp, Wilburn Cato, Lonnie Cheek, James Clancy (realtor), Ed. Cody (atty.), Cliff Collins, Leo Cooney, Winston Daughtry, Ed. David, Morris Dwoskin, Columbus Fain (produce dealer), Thos. Ferguson (banker), Pat Gilham (electrical supplies), James Gillespie (Commercial Dept., South Bell Tel. Co.), Wm. Glenn, Abe Goldberg, Joseph Gold-

(CONTINUED ON NEXT PAGE)

## "The Home Is the Back-Bone"

GEORGIA—The back-bone of American civilization is the home. Mine was a home in which three boys had reached the age of adolescence and early manhood, having had the protection of a father, who had furnished a comfortable home and provided for their education.

Then one day a little over a year ago, tragedy stalked into our lives when my husband was fatally injured in an automobile accident. At the time I was very ill in a hospital, one son was a senior at the University of Georgia and another a junior in high school.

I chose option three in settling two of my policies, and collected one in a lump sum. The approximate amount of this insurance was \$10,000. This gave me an income for my entire life and 20 years guarantee for my boys. With the sum collected I was enabled to pay my hospital bills, his funeral expenses, keep the son in college, where he received his degree last June and is now self-supporting, continue my youngest son's education and maintain a home for my boys.

Mr. C had been connected with the banking department of the state of Georgia for 30 years, first in the capacity of cashier, then for eleven years in the liquidating field. Being a man on a salary his insurance was the greatest part of his estate.

In this day when people are all trying to get something for nothing, I appreciate more than ever the fact that although I did not get something for nothing, the money paid me by the insurance companies was many times the money paid out in premiums. The insurance road is the thrifty road in safe and sure saving.

A good slogan for any home would be, "BE ASSURED BY BEING INSURED."  
—Mrs. W. D. C.



## Georgia—Continued

berg, Martha Greene, Ira Gregg, Robert Gresham (florist), Emory Hale, J. Hansford, James Haverly (Pres. Haverly Furniture Co.), Harold Hirsch (att'y.), Jacob Hirsch (executive), Marianne Howells, Samuel Isacoff, Wade Ison, Olive Jennings, Roy Jennings, Henry Kanoglow, Douglas Kendrick, Sarah Klotz.

Edward Lee, Lanair Lesesne, Fred McSwain (banker), Mary Mathews, Percy McGahee (Asst. Div. Atty., American Telephone & Telegraph Co.), Sol Meltzer, Wm. Miller (retired horticulturist), Dr. Geo. Mizell, Henry Moon, Oscar Newton (banker), Wm. Niall (house furnishing merchant), Nathaniel Ory, J. Parks (ins.), Frederic Paxon (Chrm. Davison-Paxon Co. Dept. Store), Joseph Phillips (retired), Herbert Porter (Publisher, The Atlanta-Georgian & Sunday American), Jos. Price, Lee Ragsdale (supervisor of gas power co.), Hubert Ralford (merchant), Edmund Roberts (ins.), Geo. Russey, David Saul, Jos. Schaeffer, Hubert Seckinger, Luther Sorrow, Noel Stowe, Oscar Strauss (Mgr. Rich's Dept. Store), Claud Wade, Willis Wendt, Herbert West (lumberman), Randolph West (manufacturer), Russell Whitman (public relations counsel), Andrew Wilder, Ella Williford, Wm. Willmot, Wm. Wood.

**AUGUSTA—\$1,060,000**

Over 45 Ordinary Claims

Over 139 Industrial Claims—\$40,305

Arthur Bacon, Sam Baron, Daniel Bolster, Wm. Bolyard, John Crouch, James Deas (ins.), Harold Eve (ins.), Paul Huffman, Louis Inglett (retired), Verna Jones, Howard Leitner, Jos. Morris, Theodore Price, John Smith, Elizabeth Townes, James Winkler.

**BLACKSHEAR—\$51,000**

Norman Hinson, Alonzo Strickland (merchant), Ellis Thornton.

**BLITHE—\$39,000**

Chas. Hatcher (retired), Clifford Lyons (merchant), James Temples.

**COLQUITT—\$48,000**

Lewis Calhoun (merchant), Euzema Cheshire, Jeff Davis, Wm. Newberry.

**COLUMBUS—\$588,000**

Over 354 Industrial Claims—\$63,898

Jack Battle (realtor), Osgood Cook (minister), Delavene Curry, Mary Elrod, Conrad Irwin, Jos. Lane, Louis Ward.

**CUTHBERT—\$76,000**

James Harris (att'y.), Mitchell Kitchens, Frederick Patterson (veterinarian), Arthur Sale.

**DAWSON—\$90,000**

Clifford Durr (retired), James McLendon, Jos. McLendon (bldg. contractor).

**DECATUR—\$115,000**

Jesse Camp, John England (engineer), Harry Johnson (builder & contractor), Karl Keever (office mgr.), Francis Leckliter (retired minister), Fidelity Miller, Henry Moore, John Wharton.

**DUBLIN—\$120,000**

Andrew Garrett, Wm. Hancock, Jr.,

## Husband's Insurance Money Saves Son's Leg from Amputation

GEORGIA—My husband had been a very successful realtor until he developed diabetes in 1930 and was then an invalid until his death in 1939. In January, 1939, my son was in an automobile accident, causing a dislocated hip and a severe ankle injury. Doctors gave me very little hope for his life. One week after the accident my husband passed away. A few weeks after my husband's death I received \$10,000 from the insurance company. My boy was not doing well and the doctors threatened amputation of his leg. I took him to an orthopedic hospital in New York and there he spent three months. After that he spent four months before his wound healed, having treatment and X-rays all the time. Of course this necessitated a great expense and I was so thankful to have ready money to save my boy's life and leg. I am thankful to say he walks as well as ever.

I went with him to New York so you can readily see it was a tremendous expense. While we were in New York my daughter who was at home in school was rushed to a hospital for an appendix operation. All of my husband's doctor bills, funeral expenses and outstanding accounts were met. Having a few thousand left I decided to put my son in business so he can help himself and take care of me.

It was a great struggle at times to keep up the insurance and my husband borrowed on it from time to time when in need of ready money. This was all paid back and I received the full amount of his insurance at his death. I am very thankful for this insurance money and I have my son and myself insured.—Mrs. A. C.

## GOVERNOR RIVERS SAYS:

In commenting on the value of life insurance to his state, Governor E. D. Rivers of Georgia, said:

"The value of life insurance is so obvious and has been so effectively sold to the people that little of consequence on the subject is left for a layman to discuss.

"The thoughtful and devoted husband and father these days and times does not permit his life to pass without making provision for the security and comfort of his loved ones during his earning years, so that when he is with them no more in this life they can look to the future without fear of poverty or suffering from economic causes.

"Significant of the place life insurance holds today in our national life are the figures for companies doing business in Georgia. In 1939, according to our insurance division, premiums in the amount of \$45,137,154 were paid by Georgia policyholders.

"Life insurance is definitely an important factor in the American way of living and we can no more do without it than we can our banks, factories, schools, churches and other basic institutions."



For every \$3 paid by manufacturers in wages, life insurance companies paid \$1 to policyholders and beneficiaries in 1939. The \$3,107,947,049 in life insurance payments exceeded the wage payments in the country's leading industries, steel wages being \$1,661,044,904; textile \$1,549,559,132 and machinery (not including transportation equipment) \$1,375,506,000.

Hubbard (deputy sheriff), J. Rabun.—Lumpkin: R. Fain (gulf oil dealer).—Lyerly: A. White.—Lyons: J. McNatt, R. Mann. —McBean: J. Fulcher.—McIntosh: P. Patrick.—McCrae: G. Wilson.—Madison: F. Ozburn.—Manchester: J. Clark, Jr., B. Minkoff.—Marlow: J. Kessler.—Mathews: A. Pennington.—Menlo: H. Copeland, J. Majors.

●Nahunta: C. Britt.—Nashville: A. Bullard, P. Carter.—Newman: J. Johnson.—Newton: Wm. Norris.—Nicholls: C. Gibson, Mary Shannon. —Parrott: L. Tilley.—Patterson: Dr. J. O'Quinn.—Portal: Wm. Finch, H. McKee. —Rayle: Wm. Prather.—Richard: Wm. Clark, E. Jones. —Rising Fawn: E. Allison.—Rockmart: B. Cowden (official cement co.), S. Sorrells. —Roswell: E. Maloney.—Royston: F. Brown. —Sandersville: T. Adams, F. Beam.—Scotland: T. Norfleet.—Senola: O. Morgan, J. Spear.—Smyrna: J. Henley.—Soperton: W. Douglass.—Sparks: A. Griffin.—Sparta: M. Guill.—Stapleton: S. Dickson.—Statesboro: L. Clifton, J. Jones (florist).—Summerville: J. Norton.—Swainsboro: Myrtice Dudley, P. McLe-more.—Sycamore: C. Ray.—Sylvania: M. Godbee.—Sylvester: J. Young.

●Tallulah Falls: R. Harvey.—Tazewell: J. Williams.—Tennille: E. Brantley.—Terrell: H. Wilkinson.—Thomson: H. Turner.—Toombsboro: R. Lord.—Tunnel Hill: C. Dunn. —Valdosta: A. Varnedoe.—Vienna: J. Cromartie. —Wadley: R. Livingston.—Warthen: J. Burgamy.—Watkinsville: D. Weatherford.—Wayneside: F. Whitehead.—Winder: W. Brookshier.—Winokur: N. Roddenberry.—Woodbury: J. Moreland.—Woodstock: A. Echols.—Wrightsville: T. Kent, E. McAfee.

## Monthly Check As Long As She Lives

GEORGIA — My husband's insurance was under \$10,000 but the way it is paid is much more important than the amount itself. I will receive a monthly check as long as I live, which insures me from being dependent on anyone.

In my opinion this is the best way for any woman at any age to get insurance because even a capable woman is so grief stricken that she is not in condition to decide business matters or attend to investing money.

I have known women who were left well to do with property and insurance and in 10 to 15 years have spent and unwisely invested and given away until they had nothing, whereas had it been a monthly check they would have been protected longer or always.

My husband had invested a great deal in real estate but in the past 10 years all was lost. He often wished he had invested in income insurance instead as he would then have had an income when business got bad. Insurance seems to be the only investment that has weathered the storms of past 10 years.—Mrs. N.

Lewis Miller (contractor), Hardy Smith (retired banker).

**ELLAVILLE—\$15,000**

James Channell, Henry Murray (merchant), Theodore Wimlish.

**GRIFFIN—\$148,000**

Over 59 Industrial Claims—\$15,525

John Goddard (furniture dealer), Willia Huddleston, Emmett Owen (congressman), Dee Sullins (dairy owner).

**HOPEVILLE—\$16,000**

Chas. Evans, James Ford, Robert Polk.

**MACON—\$834,000**

Life insurance payments averaged \$60 per family.

They represent 26 percent of the wages

## I. H. GANTT

Manager

Jefferson Standard Life Insurance Co.

409-14 Bibb Bldg.

Macon, Ga.

paid by manufacturers operating in the city.

Life insurance payments over a 24 year period equal the city's annual retail trade volume.

Over 298 Industrial Claims—\$60,956

Lois Brown, Oscar Brown, James Childers, Chas. Crook, Geo. Digby, Ell Goode (druggist), Chas. Hodges, Oscar Jones (grocer), Barbara Lamas, King Langford, Mattie Lynn, Burt Richardson, John Roberts, Myer Silver (dry goods store operator), Jos. Smothers, Arthur Stamm (merchant), Robert Taylor (retired), Hoke Turner.

**MILLEN—\$97,000**

Mary Anderson, Seaborn Bell (druggist), Jasper Johnson, Eugene Lane, Sidney Parker, James Royal.

**MONROE—\$66,000**

Walter Brown, Floy Williams, Emmett Williams (contractor).

**MOULTRIE—\$178,000**

Lewis Edwards (broker), John Gore (grocer), Henry Herndon, Jos. Horne, Anton Huber (realtor), Geo. Ladson, Jos. Matthews, Robt. Morrison (wholesale lumberman).

**FELHAM—\$25,000**

John Broadaway, Davis Huey, Sim Lodge, Wm. McElvey (naval stores operator).

**QUITMAN—\$64,000**

Stephen Miller, James Oglesby (V. P. & G. M. The South Ga. R. R. Co.), Roy Wilson.

**ROME—\$390,000**

Over 191 Industrial Claims—\$46,199

Fannie Holt, Geo. Keith, Alvin McGinnis, Geo. Maddox (att'y.), Leonard Moore, James Owings, Wm. Randle, Allen Warrenfells (dentist), Frances White.

**SAVANNAH—\$1,187,000**

Over 65 Ordinary Claims

Over 182 Industrial Claims—\$50,112

John Boling (bldg. contractor), Russell Boling, Geo. Broughton, Harry Crown, Robt. Clancy, J. Cronk, Lucile Crotty, Wm. Curry, Thos. Dooley, Chas. Dugger, Rosa Frech, Morton Haas (engineer), Christopher Jenkins, Thos. Jordan, Gustavus Kayton (executive), Wm. Klene, Jerome Krapp, Chas. Laffiteau, Alfred Larson, Henry Mitchell, James Morton, John Murphy, Chas. Rowland (realtor), Olin Sanders (chemist), Michael Shoob, Wm. Summerlin (county engineer), Ronald Walker, Susan Whitehurst, James Wilson (dentist).

**THOMASVILLE—\$145,000**

Thannie Bond, Edw. Brown, John Chastain, Odessa Dunn, Wm. Hasty (banker).

**VALDOSTA—\$137,000**

Mamie Clayton, Henry Reed, Claudie Turner, Abial Varnedoe, Vester Webb.

**WARRENTON—\$41,000**

Ashley Carr, Myer Steine (merchant), Roy Wicker (Special Agent, The London & Lancashire Ins. Co.), Robt. Williford.

**WASHINGTON—\$151,000**

Thos. Barksdale (Pres. Washington Loan Bank), Frank Chafin, Fielding Ficklen (bank cashier).

**WAYCROSS—\$125,000**

Over 51 Industrial Claims—\$11,956

James Ingram, Junius Lamkin, Allen Morton, Wm. Rabun, Samuel Shepherd III, Cordelia Smith, Lemuel Williams.

**OTHER GEORGIA TOWNS—\$3,610,000**

(Partial List)

●Adel: J. Sinclair.—Ailey: H. Thompson.—Alden: W. Sielaff.—Arabi: L. Odum (postmaster).—Ashburn: A. Jackson.—Athens: R. McLeod, J. Williams, Jr. Over 8 Industrial Claims—\$2,641.—Avondale Estates: C. Tunison.—Axson: Mamie Gillis.—Bainbridge: Lena DeuVerger, C. Miller.—Ball Ground: R. Lovelace.—Barwick: J. McCann.—Baxley: M. Johnson.—Bethlehem: Wm. Thompson.—Blakely: Wm. Grist, Sr., R. Hobbs.—Bluffton: Wm. Humphrey, J. Slaton.—Bolton: W. Thompson.—Boxley: A. Overstreet.—Brewton: E. Blankenship.—Bridgeboro: H. Jenkins.—Bristol: Rhoda Youmans.—Bronwood: J. McLendon.—Buchanan: J. Newman.—Buena Vista: B. Harris.—Buford: V. Allen (tanner & mgr.).—Butler: Mary Brooks.—Calhoun: B. Dickey (postmaster), D. White (dentist).—Canton: J. Haynes.—Cartersville: Dr. R. Wilson.—Cedartown: Lillian Moore, R. Wood.—Charing: A. Waller.—Chatsworth: G. Lindsey.—Chickamauga: E. Goodson.—Chipley: J. White.—Clarkeville: R. McMillan (superior court circuit judge).—College Park: J. Woodward (head Ga. Military Academy).—Commerce: J. Smith.—Comer: R. Jetton (druggist).—Conyers: H. Bowen, I. Ivey.—Cordele: Tallulah Atkins.—Cornelia: R. Ramey, Jr., T. Walker.—Covington: R. Fowler, Sr., C. Ramsey.—Cumming: G. Ingram.

●Damasacus: C. Willis.—Danburg: C. Ramsey.—Danyille: Dr. W. Hulme.—Davisboro: A. McCoy.—Devereaux: L. Moate.—Dexter: Wm. Faircloth.—Doerun: J. Irwin, C. Hancock.—Donovan: Wm. Jackson.—Douglasville: C. Baggett.—Dry Branch: Clare Fitzpatrick.—Dunwoody: W. Wilson.—East Point: J. Rankin, G. Sinyard (asst. postmaster).—Edison: W. Lewis, C. Manry.—Fairburn: H. Rutledge.—Fairmount: Wm. Jones.—Fayetteville: A. Rosenbloom.—Fitzgerald: Frances Dykes.—Flemington: D. Wood.—Forest Park: S. Waring.—Forsyth: T. Fletcher.—Fort Benning: O. Reid, J. Shelly.—Fort Gaines: Marlon Smith.—Fort Valley: C. Bryant, J. Lowe.—Gainesville: Anna McAlester, J. Overby.—Georgetown: M. Pierce.—Gibson: L. Chalker.—Godfrey: C. Roberts.—Graham: Bertie Crosby.—Pearson.—Greenville: J. Jarrell.—Grove-town: H. Walton.

●Hahira: W. Tyre.—Harperville: Julia Tynes.—Hawkinsville: J. Bragg, E. Chancy.—Helen: R. Cannon.—Hephzibah: H. Cromartie.—Hill City: R. Yaeger.—Hogansville: Wm. Arnold, S. Denny.—Homerville: W. Dickerson.—Jackson: I. Smith.—Jersey: Wm. Barrett.—Jesup: R. Pierce (city court judge).—Jonesboro: J. Hutcheson (retired justice supreme court).—Dr. H. Kemper.—Kirkland: N. Douglas.—Kite: Wm. Minton.—Lafayette: Fariss Hammond, T. Jackson.—La Grange: Alice Hodge, H. Partridge (ins.). Over 114 Industrial Claims—\$19,210.—Lawrenceville: Wm. Freeman.—Leathersville: J. Bentley.—Leslie: Della Pilcher.—Lindale: R. McCamy.—Louisville: L.

Names in each town are only a partial list of claims paid during 1939.



## FLORIDA

Total Payments	\$24,900,000
Rank in Payments	26th
Rank in Population	30th
Payments Per Capita	\$14.91

### One of Oldest Companies Domiciled in State: Peninsular Life of Jacksonville.

Ordinary life insurance in force \$674,247,000 on 296,503 policies or \$404 per capita. Average size of policy in force \$2,274, average new policy sold in 1939 \$2,225.

The \$24,900,000 in life insurance money paid to Floridians in 1939 was slightly under the \$27,771,303 in W. P. A. payments in the state for the fiscal year, was over seven times the \$3,528,662 in P. W. A. grants, over six times the federal agricultural adjustment program payments of \$4,094,881, and over six times the

\$3,929,887 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$24,658,724 federal income taxes collected in Florida, were over two-thirds of the \$36,501,359 in wages paid by manufacturers in the state, over one-third of the \$66,258,000 total savings bank deposits and over one-fifth of the \$118,220,000 cash income from farm products.

(For towns with fewer claims see end of list)

#### BARTOW—\$30,000

Sammie Cain, Robert Lowry, Joel Palmer.

#### BRADENTON—\$42,000

Geo. Collom, Joda Howell, Victor Hullinger, Juliette LaFenna.

#### CORAL GABLES—\$171,000

James Fitzpatrick (executive), Joseph Hanks (supvr. Praetorian Life Ins. Co.), James Markley (auditor).

#### DAYTONA BEACH—\$395,000

Over 114 Industrial Claims—\$14,676  
Spencer Green (retired), Hans Hansen, Bessie Kemp, Lawrence Sherman (retired atty.), Wm. Tyler (retired broker).

#### DE FUNIAC SPRINGS—\$39,000

Fred Brooks, Angus Campbell (judge), Luther Clanton (naval stores operator), John McLeod.

#### PORT LAUDERDALE—\$137,000

Reginald Bailey (retired), John Evans (Supt. Standard Oil Co.), Elmer Towle (minister).

#### PORT PIERCE—\$66,000

Cecil Church, Myrtle Depew, Fred Fee (atty.).

#### GAINESVILLE—\$185,000

Over 172 Industrial Claims—\$21,045  
Mamie Davies, Thos. Hayes, James McKinney, Redmon Parkerson, Oliver Thigpin, Mary Tomkies.

#### JACKSONVILLE—\$1,650,000

Life insurance payments averaged \$51 per family.  
They represent 28 percent of the wages

Established 1911

### JOHN R. CASTINE

General Agent  
Gulf Life Insurance Company  
125 W. Church St.  
Jacksonville

paid by manufacturers operating in the city.

#### JACKSONVILLE—\$1,650,000

Over 76 Ordinary Claims  
Over 421 Industrial Claims—\$84,038  
Quinlan Adams, Alvin Anderson, St. E. Armistead, Morris Beck, Richard Coney, Geo. Courson, Rupert Denicke, Marcellus Dye, Chauncey Exline, Geo. Gambel, Walter Goodale, Luther Horn, Arlie Hutchinson, Leonie Isenmann, Roy Johnson, John Kerrison, Fines Langston, Frederick McConnel (crate mfr.), Oscar McNairy, Wilbur McPhaul (state health officer), Sylvester Mackel, Edward Munroe (dentist), John Nunez, Norval Oliver,

Lizzie Rosenberg, Armin Smith, James Smith, Edward Solary, Wm. Stewart, Edgar Stover, Lawrence Trowbridge, Burton Wimberly, Max Witten, Harry Woolard.

#### LAKE LAND—\$160,000

Over 133 Industrial Claims—\$22,725  
Samuel Farabee (newspaper editor), Donald Gioia, Lewis Sauerbrei (retired minister).

#### LEESBURG—\$59,000

Earl Laws, James Polatty, Wm. Richey.

#### MIAMI—\$1,580,000

Life insurance payments averaged \$51 per family.  
They represent 51 percent of the wages

HARVEY  
R.

**PAYNE**

Life Insurance Estates  
Business Insurance  
ANNUITIES

905 DUPONT  
BUILDING

PHONE  
2-8553

paid by manufacturers operating in the city.

#### MIAMI BEACH—\$957,000

Helen Francis, Adam Kiefer, Evert Maule, Wm. Swart, Edgar Weber.  
Over 206 Industrial Claims—\$40,392  
Sarah Base, Marilyn Black, Benjamin Clowdus, Wm. Copeland, Wm. Cowart, Mary Dannenberg (supvr. of nurses), Frances Dunn, Maurice Dunnigan, Andrew Evans (atty.), Henrietta Fisher, Aubrey Green, John Hickey, Ralph Holderman, Charles Lee (ins.), Samuel Levine, Anna Lincoln, Blu Lutz, Irene McGuire, Thos. McReynolds, Marion Maiken, Susan Markham, George Morris, Wm. Nessmith, Bernard Rector, Wm. Smith, Aaron Sullivan, Robert Thurman, Wm. Vernon (refrigeration technician), Laura Welch, Margaret Wardell, Henry Zeesman.

#### MONTICELLO—\$54,000

Alvin Aldree, D. Gilbert (commercial seed grower), Wm. Mathers, James Johnson (druggist).

#### OCALA—\$61,000

Berton Bishop, James Phillips, Walter Ward, R. Whitaker (citrus buyer).

#### ORLANDO—\$780,000

Over 161 Industrial Claims—\$30,562  
John Aldredge (pres., stationery co.), Elliott Alexander (consulting chemist), John Burns (retired), Orrie Buzzelli, Herbert Davis, Joseph Fuller (citrus grower), Ernest Guard, Parker Hamilton, Gus Hodge, James Hopkins (realtor), Herman Hughes, John Kearney, Fred Macdonald (hotel mgr.), John Murray (atty.), Myrtilla Satchell, John Shappy, Albert Smith, Benjamin Smith (hotel

mgr.), Ludwig Sturmer, Fayette Ward, James Williams (ins.), Robert Woolfolk (V. P., The American Fruit Growers Assn.), Wm. York.

#### PALM BEACH—\$115,000

Harold Dressell, Lullie Hadley, Mary Mayfield.

#### PALMETTO—\$66,000

John Courtney (fruit grower), Wilbur Mann (retired), Wm. Powell, Remington Smith.

#### PENSACOLA—\$578,000

Over 180 Industrial Claims—\$65,773  
Angus Campbell (circuit judge), Wm. Craig, Andrew Ebrez, Theras Gant, Edgar Gavin, Hugh Gonzalez (timber inspector), Arthur Hendrix, Lura Kelly, Wm. Little, Henry Malone, Blanche Rainwater, Clifford Mitchell (dentist), Otto Mosig, Peter Neilson (contractor), Geo. Weaver.

#### PLANT CITY—\$59,000

Wm. Branch, Geo. Pritchard, Cole Yearwood (retired dentist).

#### PUNTA GORDA—\$28,000

Emory Johnson, Nancy Lundquist, John Stubbs.

#### QUINCY—\$268,000

Samuel Carman, Eugene Collins (tobacco grower), Henry Davis (merchant), Elisha Dyal (county judge), Ruel Edwards, Henry Fair, Alfred Hearin, John Owens, Frank Smith, Lee White.

#### SAINT PETERSBURG—\$610,000

Fred Allen (physician), John Blackwood (mechanical engineer), David Bowen, George Davis, Joseph Donley (atty.), Joseph Hedges (Secy.-Treas., Superior Steel Co.), Charles Judson, Edwin McConkey (ins.), Geo. Simons, Ernest Teller, Fred Tolles, Norton Westlake, Edwin Wickes (Supt. Lewandos Dye House), Frank Williams.

#### TALLAHASSEE—\$116,000

Over 294 Industrial Claims—\$74,458  
Raymond Cochran, Cora Joyner, Isam Pylant, Rochelle Williams.

#### TAMPA—\$925,000

Life insurance payments averaged \$37 per family.  
They represent 12 percent of the wages paid by manufacturers operating in the city.

Over 227 Industrial Claims—\$45,795  
Clarence Beeler, Frank Bushnell, Ira Chambers, Jr. (druggist), Henry Collins, Grove Cox (sporting goods merchant), Benjamin Davis, Albert Dewberry, Jr., Bradford Gasque, John Hamman,

### "Life Insurance a Privilege and Blessing"

FLORIDA—Since my husband's death recently I have had more opportunity and reason than ever before to realize what life insurance really means to a family.

My husband had been unable to work for years before his death, being a disabled veteran of the World War. So we had used quite a bit of his insurance for our living expenses in the last several years. But even after that deduction the remainder was sufficient not only to complete the payments on our home, but to make investments, the income from which will materially assist in meeting the expenses of keeping my two younger children in school until their education is completed.

Having had sufficient ready cash to clear all outstanding bills has done much to give me a feeling of ability to face the future fearlessly with my three children.

The sacrifices we made in past years in order to keep up his insurance have surely turned out to be the greatest blessing to us all. If everyone could only realize what it means in the moments of bewilderment that must follow the death of a husband and father, they would know that the opportunity offered by life insurance is one of the greatest privileges as well as blessings that one can avail themselves of.—Mrs. L. F. J.

Thos. Hudgings, Edw. Jones (justice of peace), Paul King (paint contractor), Robert Loveless, Geo. McCorquodale, Geo. McGhan, Jr., Derrel Madden, Arthur Merrill, Edwin Moore, R. Muhlthner, Louis Oppenheimer (physician), Homer Patterson, Henry Readeau, Bessie Richards, Thos. Sanford, Geo. Sperry, Wm. Stripling, Martin Taftner, Wm. Windham, Charles Wright.

#### TARPON SPRINGS—\$74,000

Charles Fulton, Philip Holmes (physician), Nicholas Kalezes.

(CONTINUED ON NEXT PAGE)

## An Established Institution

An institution which after years of service has weathered economic stress and can point to a substantial gain in business, accompanied by loyal and devoted field men, is not proven by age, but does demonstrate that certain something that age alone gives.

The Peninsular Life is just such an institution. Entering its 40th year, the Company is proud of its position which includes successful management, business gain, and loyal personnel. Peninsular history and Peninsular policies reveal to the public an established institution.

## PENINSULAR LIFE INSURANCE COMPANY

LAURENCE F. LEE, President

HOME OFFICE

JACKSONVILLE, FLORIDA

### EXCELLENT WAY TO INVEST SAVINGS

H. W. Prentis, Jr., president, Armstrong Cork Company, says:

"To my mind, life insurance is one of the most valuable assets that a man can possess. Providing security for himself and for his dependents, life insurance as it is administered today by the important companies offers the average man an excellent way in which to invest his savings soundly."

Names in each town are only a partial list of claims paid during 1939.

## Florida—Continued

**WEST PALM BEACH—\$259,000**

Over 159 Industrial Claims—\$30,919  
 Carl Barnes, Oren Koon, Rufuz Redwin (ins.), Albert Ridley, Wm. Wiehe (retired).

**WINTER HAVEN—\$175,000**

Omer Alexander Sr. (real estate), Charles Jameson (sales mgr.), Alpha Jones, David Reeves, Charles Thompson (citrus grower).

**OTHER FLORIDA TOWNS—\$3,210,000 (Partial List)**

●Apalachicola: Florence Burke, Geo. Davis.—Apopka: A. Ritchart.—Arcadia: H. Wakefield.—Avon Park: Bessie Browdy. ●Baker: Lillian Stokes.—Bronson: J. Willis (atty.).—Brooksville: M. Scott, J. Tidwell.—Bushnell: C. Patterson. ●Campbellton: C. Davis (druggist). ●Campville: J. Craber.—Cantonment: T. Barrineau.—Center: Hill: R. Brown.—Chattahoochee: B. Hunt.—Chipley: A. Baldwin, A. Carmichael (atty.).—Clearwater: F. Jackson (v. p. foundry).—Clermont: W. Sartain.—Cocoa: T. Campbell (retired), F. Norwood.—Deland: W. King, Mary Stewart.—Delray Beach: J. Gregory.—Dover: C. Stevens, W. Wiggan.—East Palatka: G. Atkinson.—Edgewater: W. Blodgett.—Elfers: F. Miller.—Eustis: C. Brewster, Wm. Reed.

●Fernandina: L. McMurray (dentist).—Flagler Beach: Mary Gage.—Floral City: Marian Webb.—Fort Meade: H. Jones, Rev. O. Anderson.—Freeport: May Robinson. ●Gadsden Co.: J. Paramore.—Gillette: Geneva Williams.—Graceville: B. Yawn.—Greenwood: A. Harkins (V. P. & Treas. Greenwood Products Co.). ●Haines City: J. Angle (realtor).—Hilandale: Alice Adams, L. Watkins.—Havana: J. Nicholson.—Hawthorn: R. Morrison.—Homestead: P. Bird, Jr. J. Tower. ●Immokalee: B. Williams. ●Jasper: W. Lewis, H. Ryder. ●Key West: A. Ayala, R. Gates. Over 56 Industrial Claims—\$8,141. ●La Belle: Alva Hendry.—Lake Alfred: T. Harris.—Lake Butler: Salome Maines.—Lake City: W. Thompson.—Lake Harbor: H. Byrd.—Lake Worth: C. Anderson (retired), S. Davis.—Laurelhill: W. Campbell, J. Steele.—Lucern: J. Bryant.—Luthersville: E. Norris.—Lutz: J. Sanders (fruit grower).—Lynn Haven: T. Van Valkenburg.

●McIntosh: W. McFadden.—Madison: J. Latham, H. Warnock.—Marianna: J. Smith, W. Woodward.—Mayo: W. Pert. Melbourne: R. Ling, N. Warren (American Oil Co. Agt.).—Milton: S. Allen (merchant).—Mulberry: C. Sparkman.—Myrtle Grove: L. Owen (Chief Mechanic U. S. N.). ●North Leesburg: J. Munden (grove foreman).—New Port Richey: A. Anderson.—New Smyrna Beach: J. Abbott, C. Self. ●Ocoee: Flora Godbold. ●Oviedo: W. Carter, Lena Laihart. ●Palatka: G. Ferree (lumber co. supt.). W. Ulmer.—Pamplico: J. Starling.—Panama City: G. Brown, G. Denson (ice plant mgr.).—Paola: W. Pell.—Parish: G. Vick.—Pass-A-Graile: P. Shannon (sports writer).—Penny Farms: V. Scott (clergyman).—Perry: C. Callicott.—Petersburg: Lucille McCann.

●Raiford: J. Drew. ●St. Augustine: W. Kuechler, J. Rayburn (retired).—St. Cloud: J. Evers (contractor). B. Garver.—Sanford: J. Denton (physician). E. Lambert.—Sebring: E. Harshman.—Shamrock: L. Allen.—Steinhatchee: W. Wood.—Trenton: T. Milton. ●Vero Beach: E. Klima. ●Wauchula: T. Peters.—Welaka: L. Basford.—West Tampa: J. Sessions.—White Springs: C. Purvis.—Williston: W. Quinn.—Winter Garden: W. Rutherford (sawmill owner).—Winter Park: F. Ward. ●Yulee: L. Owens.

## Insurance Provides Nest Egg for Daughters

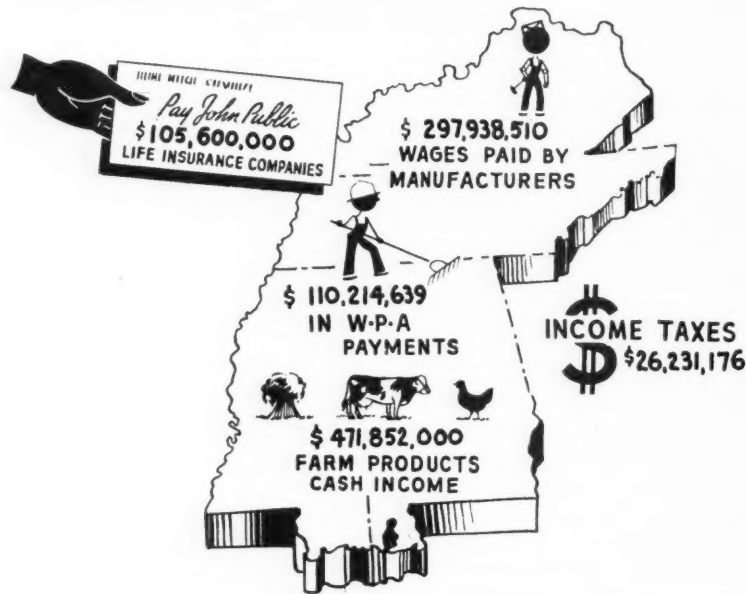
**FLORIDA**—My husband was insured for \$20,000 which was paid to me at the time of his passing. He was 63 and I am 59. I invested the full amount in a paid up policy, having passed satisfactorily the medical examination, this insured me for \$28,000. My four daughters are my beneficiaries. In case I need to draw on this for monthly income I can. First—The money is not attachable. Second—It becomes a monthly income for life if I have need of it. Third—It is a fair life insurance. Fourth—It has a borrowing value should some extreme need arise.

I had no present need for the money either for myself or for the business so this seemed a very safe way in which to reinvest it.

My husband was president and owner of his business. I am now in that position. The business was and is in splendid financial condition. I might add that the insurance is a nice nest egg for my daughters should it fall to them.

Names in each town are only a partial list of claims paid during 1939.

## PAYMENTS IN EAST SOUTH CENTRAL STATES IN 1939



### KENTUCKY

Total Payments .....\$32,500,000  
 Rank in Payments .....20th  
 Rank in Population .....15th  
 Payments Per Capita .....\$11.13

Ordinary Life Insurance in Force \$857,218,000 on 427,327 policies or \$294 per capita. Average size of policy in force \$2,006, average new policy sold in 1939 \$1,822.

The \$32,500,000 in life insurance money paid to Kentuckians in 1939 was slightly less than the \$37,592,514 in W.P.A. payments in the state for the fiscal year, was over five times the \$5,792,563 in P.W.A. grants, three times the federal agricultural adjustment program payments of \$10,775,857, and ten times the \$3,269,059 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over twice the \$14,437,430 federal income taxes collected in Kentucky, one-half of the \$66,248,664 in wages paid by manufacturers in the state, almost one-fourth of the \$142,755,000 total savings bank deposits and almost one-fourth of the \$139,229,000 cash income from farm products.

(For towns with fewer claims see end of list)

**ASHLAND—\$440,000**

Joe Adams, John Alexander, Lucian Burke, Ballard Fields, John Flannery, Lacy Hardy (stock broker), William Hart, John Holmes, Robert McKee, Jack Snyder, Roy Stalnaker, Martin Stambaugh, Jesse Sturgill, Ray Tussey, William Ward.

**BOWLING GREEN—\$188,000**

Over 75 Industrial Claims—\$11,400

William Arnold, Landrum Blacklock, John Brownfield, Henry Fowler, Bruce Jackson, Matthew Nunan, Ina Patterson, Preston Tandy, Richard Thomas (atty.), Cora Todd.

**CALIFORNIA—\$19,000**

Alfred Elsen, John Haigh, Jacob Martz.

**CORBIN—\$73,000**

James Baskett, William Meadors, John Stansbury, Roy Strong.

**COVINGTON—\$980,000**

Over 547 Industrial Claims—\$79,500

Thomas Bush, Dr. Palmer Carlton, Frank Decker, John Diamond, William Eifert, Edward Eshelman, Melvin Frisch, Jr., Frank Hatton, Rexford Hill, Wallace Hill, Frederick Hirschmiller, Harvey Leftin, Ernest McLefresh, Joseph Mueller, Jr., Ralph Rowlette, Charles Schatzman, William Taylor, Albert Thiem, Bracken Todd, Herbert Williams, Thoda Witham.

**CYNTHIANA—\$156,000**

Charles Bova, John Fischer, Leonard Hill, Charles Mynheir (Mgr. Sou. Bell Tel. Co.), Jay Ward.

**DIXON—\$35,000**

Joe Brill, Carolyn Harris, Albert Lynch, Jeff Marks, James Townsend.

**ELIZABETHTOWN—\$137,000**

James Kerfoot, Charles Lanz, Beatrice Reno, Damian Riney, Arthur Shrum.

**ERLANGER—\$47,000**

Anne Kirtley, Paul Kuhl, James Rusk.

**FORT THOMAS—\$98,000**

Thomas Diskin, Charles Hughes, William Pagan, Jacob Roll, William Sanders, Albert Wiebe.

**FRANKFORT—\$217,000**

John Hill, Leo Oberwarth (architect), Samuel Shackelford.

**FRANKLIN—\$59,000**

Arthur Austin, Robert Brizendine, Henry Fowler, Landy Lravelstead.

**FULTON—\$136,000**

William Foster, James Graham, Clyde Hill (contractor), Hushel Smith (atty.), Mattie Smith, Kate Pharis.

**HAZEL—\$28,000**

E. Miller, Velmer Phillips, John Underwood.

**HENDERSON—\$175,000**

Cornelius Bakewell, Lial Brant, Asa Coffey, Oran King, Grayce Lanier, James Rowland, Jr., Sherwood Sturgill, Dr. John Watson, John Worsham (atty.).

**HOPKINSVILLE—\$215,000**

Over 150 Industrial Claims—\$23,500

James Beavers, Durward Bryant, Edward Bryan (Pres. Real Relief Asperin Co.), Alvan Clark (atty.), Clifton Davis, Murphy Dollins, James Hill, Cecil Morris, Albert Whoberry (contractor).

**LEXINGTON—\$960,000**

Over 55 Ordinary Claims

Over 281 Industrial Claims—\$46,451

John Ahern, Howard Bell, Richard Buffington, Eugene Burgin, Frank Carr (Gen. Agt. L. & N. Ry.), Hervey Courtney, Joseph Davis, James Grayson, William Hill, Jr., James Kelley, Harry Kremer, Bertha Lawrence, John McGurk, Clarence Osborne, Russell Peyton, Margaret Reynolds, Llewellyn Sharp, Morgan Smedley, Charles Snyder (ins.), Fred Sutherland, Marshall Vanwey.

**LOUISVILLE—\$7,940,000**

Life insurance payments averaged \$99 per family.

They represent 23 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 12 year period equal the city's annual retail trade volume.

Over a 21 year period life insurance payments equal the total bank deposits in the city.

Over 270 Ordinary Claims

Over 1,132 Industrial Claims—\$181,910

## CLAIMS BY AMOUNTS:

2—\$250,000 or over

1—100,000 to \$250,000

2—50,000 to 100,000

15—25,000 to 50,000

22—10,000 to 25,000

27—5,000 to 10,000

52—3,000 to 5,000

47—2,000; 102—\$1,000

Montrelle Allen, Julian Armstrong, Samuel Arnold (clergyman), William Bailey, Henry Begert, Charles Bell, Nola Bennett, Clifford Bensinger (furniture dealer), Glass Beveler, Henry Bicker, John Blau, Mary Bratten, Levin Brown,

John Cain, Ruth Campbell, Louise Cehler, William Chambers, William Chrest, Anthony Columbus, Paul Compton, Richard Cox, Emmett Crenshaw, William Cunningham, John Dewberry (Gen. Agt. L. & N. R. R. Co.), John Downing (Pres. Citizens Union Natl. Bk.), George Droppelman, William Eckert, Arthur Farris, Michael Filben, James Fitzpatrick, Jettie Franklin, William Frenz.

Thomas Gardner, Solomon Goldstein, Wallace Gooch, Horace Green, Hojer Gregory, Morris Hann, Arthur Harvey, John Haswell, Jr. (atty.), Rodney Hays, George Helge, Thomas Helm (atty.), William Heyburn (Pres. The Heyburn Bldg. Co.), Edward Hillerich (inspector of bldgs.), James Hines (grain dealer), Claude Hoffman (physician), Edward Huechker (deputy county clerk), William James, Thomas Johnson (minister), Tom Kearns, William Kendrick (jeweler), Edward Kirwan, Leo Klarer, Ernest Klingenfus, Charles Koch, Ben Kohn (partner Kohn Bros. Dry Cleaning), William Korte, Eugene Kremer, Leon Laeser, George Larkin, Henry Lerner, Ray Lewis, Herbert Lovelace.

David McCandless (atty.), Robert McCarty, Charles McDaniel, Charles McKune, Thomas Mapother, Albert Marshall, William Masden, Clarence Mercke, Robert Mercke (Executive Jefferson Woodworking Co.), Dr. John Metcalfe, Perry Miller (atty.), John Moellein, George Montgomery, August Neurath, James Parker (executive), Gabriel Parris, Fred Petty, James Petty, William Pfeiffer, Harry Phillips, Gayle Prather, Jr., Henry Rafferty (copy editor), Charles Ramser, John Reid, Dewitt Rexroat, Paul Rinke, Charles Roach, Curtis Roberts, Albert Runner, Carl Rusch.

Bettie Sanders, John Sandidge, Sherwood Scheible, Otto Schmidt, Lee Schulz, Frances Scogin, George Shea, James Sheehan, A. Shinkle (Mgr. Tobacco Co.), Albert Smith, Frank Spurgin, John Stites, Samuel Swan, Harriett Thompson, Lee Thompson, William Trent, James Vick, Adolph Wells (bldg. contractor), Joseph West, Francis Whelan, William Yaeger, Frank Zeller.

**MAYSVILLE—\$166,000**

Over 95 Industrial Claims—\$11,673

Dearyl Dean, Thomas Higgins, Tyra Martin, Lena Rosenham, J. Russell (wholesale grocer), Duke Sweet.

**MONTICELLO—\$24,000**

Thos. Conley, Vota Hill, H. Sims.

**MORGANFIELD—\$28,000**

Wm. Hopgood, Leonard Mitchell (Mgr. Blue Grass Mine), Chas. Waller.

**MURRAY—\$27,000**

Olivia Elliott, Lainon Falevell, Daniel Sirex.

**OWENSBORO—\$410,000**

John Ballard, Avon Boa, Samuel Cline, Hattie Feuerlicht (milliner), Esbie Kirk, Jos. Mischel, Perry Rowe (civil engineer), Wm. Smiley.

**PADUCAH—\$516,000**

Over 110 Industrial Claims—\$18,500

Muscoe Burnett, Herman Graham (grocer), Chas. Haley, James Halteman (ins.), Lora Jones, Herbert Langford, Robt. McLroy, Harry Morgan, Edw. Morton, Henry Nangle, Thos. Phelps (grocery mgr.), Wm. Robinson, VanAlbert Stille, Jr. (dentist), Jacob Wallerstein, Geo. Warfield, Dr. Edw. Willingham.

**PIKEVILLE—\$94,000**

Stanley Jacobs, Dr. R. Raynor, Wm. Young (auto dealer).

**PRESTONSBURG—\$25,000**

Calvin Clark (retired coal operator), Frederick Cottrell, Ora Hagans.

**SPRINGFIELD—\$31,000**

James Gray, Mattie Grider, James Overall, John Smith.

**VERSAILLES—\$20,000**

Wm. Cox, Allen Dawson, Jos. Williams (retired).

(CONTINUED ON NEXT PAGE)

## Security and Independence As Long as She Lives

**KENTUCKY**—Insurance is no longer an experiment but an experience. My husband's insurance policies totalled around \$15,000 and I can see now had it not been for this provision of income the great difficulties I would have encountered.

He was a minister of a large church. He was a strong advocate of life insurance as being the safest and best investment.

His insurance enabled me to pay all expenses and debts; to send my daughter to college to finish her last year and to have the feeling of security and independence for myself that as long as I live I will be proved for. I won't have to live with relatives or worry over having to make a living.

With my insurance on a monthly income basis I do not have the difficulty of trying to invest my money or entering into an untried experience of caring for a business enterprise. I am more than ever a strong believer in life insurance as the wisest choice of investment.—Mrs. S. A. A.



## Kentucky—Continued

## OTHER KENTUCKY TOWNS—\$3,640,000 (Partial List)

●Alexandria: A. Gosney, J. Rittin-ger. ●Anchor: A. Jones, J. Klein. ●Barbourville: Dr. J. Lock. ●Bardonia: J. Dugan. ●Bardwell: J. Davis, J. Kelley. ●Beattyville: C. Stamper (atty.). ●Bellevue: P. Halloran. ●Benton: Rev. A. Myrick. ●C. Rudolph. ●Bonanza: J. Short. ●Brookhead: Wm. Perry. ●Brooksville: R. Hester. ●Bugin: R. Tilds. ●Cadiz: J. Griffin. ●Calhoun: L. Reynolds. ●Campbellsville: Bettie Dearen. ●Cannonburg: Isabell Hefflin, Hylah McNeal. ●Catlettsburg: A. Peden. ●Central City: Wm. Pueley, I. Rubenstein. ●Cerulean: F. Stewart. ●Clarkson: J. Baker, A. Keller. ●Clay: Rose McGraw, J. Moore (drug-gist). ●Clearfield: H. Mullen. ●Clifton: G. Dunn. ●Crittenden: G. Collins. ●Cunningham: Dr. R. Burrow.

●Danville: A. Rice. ●Dawson Springs: H. Harned. ●Dover: Wm. Eads. ●East View: G. Miller. ●Elkhorn: G. May. ●Elkton: T. Adams. ●Elva: F. Stgers. ●Eubank: Wm. Greene, E. Singleton. ●Falmouth: C. Miller. ●Fancy Farm: J. Bruce, J. Carrico. ●Florence: I. Byrne (miller). ●J. Renaker. ●Ft. Mitchell: F. Wolnitzek. ●Fredonia: J. Lowery. ●Gearheart: J. Elkins. ●Georgetown: P. Collins. ●Germantown: R. Humlong. ●Glasgow: J. Harvey. ●Grayson: Wm. Fisher, Helen Wilhoit. ●Greensburg: J. Vaughan. ●Hanson: J. Haywood. ●Hardinsburg: A. Beard, H. Moorman (atty.). ●Harlan: C. Dotson (atty. & ins.). ●T. Ward. ●Hartford: G. Keown (atty.). ●Hazard: F. Bailey. ●Hilton: Wm. Hudson. ●Horse Cave: B. Wright. ●Hudsonville: C. Adams (drug-gist).

●Inez: R. Hale (Cashier Inez Depo-

sit Bank). ●Irvington: W. Piggott (banker). ●Jackson: Margaret Bailey. ●Kevill: R. Canup, G. Ragland. ●Kuttawa: C. Young. ●Lamasco: F. Hooks (pilot). ●Lancaster: C. Spratt. ●Latonia: J. Marshall, Anna Spaulding. ●Lebanon: G. Edelen. ●Leitchfield: J. Lile. ●Lewisburg: E. Schweers. ●London: F. Hamilton (atty.). ●Louis: G. Vinson (banker). ●Ludlow: A. Singleton, J. Weaver. ●McGlone: C. Whitt. ●Madisonville: L. Arnold, S. Thomas. ●Marion: J. Mayes, J. Perry. ●Maud: J. Wakefield. ●Mayfield: L. Hamlet. ●Middlesboro: W. Burke. ●Mount Carmel: C. Lytle. ●Mount Eden: J. Goodlett. ●Moussie: J. Sloan. ●Newport: Dr. C. Kehm, F. Heringer. ●Over 28 Industrial Claims—\$4,020. ●Nicholasville: C. Riefter, C. Sandusky. ●Ordinary: Sabra. ●Brown. ●Owenton: J. Cammack (atty.), J. Johnson.

●Paint Lick: T. Logsdon. ●Park Hills: J. Diamond. ●Perryville: E. Williams. ●Pewee Valley: J. Waterfall (retired banker). ●Princeton: Wm. Bagby (ins.). ●J. Wallace. ●Rhodella: C. Rhodes. ●Robinson Creek: K. Roberts. ●Russellville: M. Talley. ●St. Joseph: Wm. Wathen. ●St. Matthews: H. Harthill (veterinary). ●Sayersville: A. Allen (atty.). ●W. Carpenter (banker). ●Sandgap: C. Gambill. ●Scottsville: L. Graves. ●Seabree: J. Honner. ●Shelbyville: L. Gibbs. ●Shepherdsville: F. Sadler, C. Tichenor. ●Smithfield: Aubrey Kent. ●Spottsville: F. Williams. ●Stanley: P. Thompson. ●Taylorsville: E. Gunter, Wm. McGaughey. ●Trenton: G. Garth, Jr. (ins.). ●Utica: M. Taylor, L. Wellman. ●Valley Station: A. Houchin (Asst. Ground Supt. Churchill Downs). ●Verona: H. Hamilton (retired dentist). ●Walton: C. Brown. ●Waynesburg: H. Dumas. ●West Point: Wm. Creelins, Dora Hendry. ●White Plains: Lydia Crafton. ●Williamsburg: C. Ellison.

Arthur Henderson, Dr. Oliver Hill, Wm. McNeely, Wm. Marler, Lester Morgan, Garfield Proffitt, Merle Raser, Walter Bayless, Thos. Roark, Annie Rose, Wm. Roth, Chas. Schenk, Arthur Smith, Nathaniel Southard, Drex McSpadden, Eugene Tatum, Alfred Teffittler, Hugh Vance, John Weaver, Jr., Thos. Whillock, Frances Woody.

LEBANON—\$60,000  
Henry Caplenor, Herman Denney, Dana Dyer, Herman Eskew, Jos. Ramsey.

LEWISBURG—\$46,000  
Henry Foster, Jr., Oaro Hardison, Hubert Wyatt.

LEXINGTON—\$27,000  
Covv Howell, Wm. Huntsman (physician), Elmer Threadgill, Bessie Wadley.

MARYVILLE—\$69,000  
John Anderson, Robt. Chandler, Jos. Gamble, Alexander Ray, Emmett Worley.

MEMPHIS—\$6,690,000

Life insurance payments averaged \$98 per family.

They represent 45 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 13½

## BRUCE A. DONALD

Manager

Jefferson Standard Life Insurance Co.

1604-5-6-7-8-9 Sterick Bldg.

Memphis, Tenn.

year period equal the city's annual retail trade volume.

Over a 4½ year period life insurance payments equal the total savings bank deposits in the city.

Over 169 Ordinary Claims

Over 550 Industrial Claims—\$104,200

CLAIMS BY AMOUNTS:

5—\$50,000 or over  
10—25,000 to \$50,000  
17—10,000 to 25,000  
27—5,000 to 10,000  
38—3,000 to 5,000  
25—2,000; 47—1,000

Mary Abraham, Iola Armistead, Jos. Baker, Thos. Baker, Orla Barker, Robt. Barksdale, John Bishop, Saul Blue-stein, Wilbur Booth, James Bradford (contractor), Robt. Butler (tailor), Tait Butler (editor & publisher), Juanita Campbell, Elmer Cassaday (photographer), Michael Coolican, James Cude, Grace Davis, Thos. Dickson, Chas. Dillard (ins.), Samuel Eber, John Fish, Annie

Friedman, Andrew Gardner, Chas. Gough, George Gough (ins.), Chas. Grimes, Cornelius Hall, Gerald Hart (ins.), King Hasselle, Edw. Havens, Frank Jeshelnik, Robt. Kieffer, J. Kirby, Clyde Koen (atty.).

Virginia Latta, Wm. Malone (surgeon), Bertha Martin, Eunice Martin, Marcus Marx, Lafayette Moore, Clarence Nordhaus, Chas. Pearsall, Maggie Peden, Leonidas Pegg, Geo. Pelletier, Wm. Petree, Richard Phillips, Casual Pittman, Ernest Prow (exec. lumber co.), Sam. Rembert, Jr., Carl Renkert, Thos. Rice, John Robinson (minister), Walter Robinson, Ernest Scurlock, Russell Smith, Jerome South, George Strong, Frank Sturla (mortician), Zebede Terrell, Athlin Trotter, Rev. George Tucker, Wm. Vaughn, Wm. Vickers, Dudley Weaver, Wm. Wilson, Geraldine Yates, Vivian Yates, James Yelvington, Rufus Young, John Younger.

MILAN—\$35,000

John Cunningham, Robt. Karnes, Paul Koelz, John Oliver, G. Spain.

MURFREESBORO—\$146,000

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

Over 150 Industrial Claims—\$18,100

## TENNESSEE

Total Payments . . . . . \$33,800,000  
Rank in Payments . . . . . 18th  
Rank in Population . . . . . 17th  
Payments Per Capita . . . . . \$11.68

Ordinary life insurance in force \$900-169,000 on 404,570 policies or \$311 per capita. Average size of policy in force \$2,225, average new policy sold in 1939 \$2,145.

The \$33,800,000 in life insurance money paid to residents of Tennessee in 1939 exceeded the \$23,325,967 in W.P.A. payments in the state for the fiscal year, was over five times the \$6,498,571 in P.W.A. grants, two times the federal agricultural adjustment program payments of \$16-531,264, and over eight times the \$4,083-

835 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over twice the \$15,512,047 federal income taxes collected in Tennessee, almost one-third of the \$109,247,514 in wages paid by manufacturers in the state, almost one-fourth of the \$148,339,000 total savings bank deposits and over two-sevenths of the \$115,081,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ALEXANDRIA—\$18,000

Dave Dinges, Geo. Foutch, Thos. McMillan.

## BROWNSVILLE—\$57,000

John Gilchrist, Geo. Mulherin (physician), Benjamin Ross, Leonidas Short.

## CENTERVILLE—\$50,000

Stanley Booker, Robt. Brown (atty.), Jos. Lovell.

## CHATTANOOGA—\$2,148,000

Life insurance payments averaged \$74 per family.

They represent 13 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 17½ year period equal the city's annual retail trade volume.

Over a 25 year period life insurance payments equal the total bank deposits in the city.

Over 83 Ordinary Claims

Over 385 Industrial Claims—\$78,144

Aline Bennett, Jackson Bird, Wm. Brooks, Thos. Burnette, Clyde Card (grocer), Edna Childress, Earnest Clifton, James Cookston, Robt. Coulter (funeral director), Walter Davies, Robt. Francis, Addie Frazier, Guy Gober (grocer), Samuel Goldstein, Cleve Henderson (news-paper editor), Edna Hullender, Isaac Jacobs, Lewis Keith, Nelson Lawing (plumber), Frederick Lupton, James McCabe, Samuel McReynolds (senator), Patrick Neligan, Chas. Peacock, Tressie Pruitt, Benjamin Ratowe, Jasper Reynolds, Thos. Sewell, Irwin Strong (real-estate), John Vandiver, Arthur Ward, Hyacinth Wenning (ins.), Thos. Wingo, Dr. Wilbur Winter.

## CLARKSVILLE—\$245,000

Wm. Gayden, Geo. Leach, John Lewis.

## COLUMBIA—\$98,000

Over 125 Industrial Claims—\$16,100

James Alley, Geo. Gibson, Chas. Hatcher (atty.), James Hutcheson, Lindsey Richardson, James Young.

## DYERSBURG—\$66,000

John Covington, Austin Holland, Edward Watson, Perrin Williams.

## ETOWAH—\$38,000

Samuel Jennings, John Rains, Wm. Ratcliff.

## FRANKLIN—\$81,000

John Denon, Samuel Fisher, Dr. John Greer, Richard Herbert, Gustavus Puryear (tobaccoist).

## HUMBOLDT—\$77,000

James Exum, Henry James, Paul Jones (banker), John Maitland.

## JACKSON—\$283,000

Over 200 Industrial Claims—\$31,200

Geo. Cotton, Harold Duke, Robt. Jernigan, Louis Kisber, Fred Parham, Callie Rainey, Ben Seward, Thelma Appleby, Dick Turner, Walter Walker.

## JOHNSON CITY—\$349,000

Over 100 Industrial Claims—\$24,200

James Bible, Minnie Cobble, Scott Cunningham (mgr. bottling plant), James Gallagher, Nathan Hartsook.

## KNOXVILLE—\$1,671,000

Life insurance payments averaged \$69 per family.

They represent 14 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 22 year period equal the city's annual retail trade volume.

Over a 23½ year period life insurance payments equal the total bank deposits in the city.

Over 76 Ordinary Claims

Over 250 Industrial Claims—\$60,100

LeRoy Baird, Thos. Boyd, Herbert Brown, Jack Caughron, James Cooper, James Durham, Richard Eggleston, Elbert English, Bertie Flenniken, Andrew Giffin,

Names in each town are only a partial list of claims paid during 1939.

THE Rank of the Life and Casualty Insurance Company in volume of insurance in force stepped up more places during 1939 than did that of any Company its size or larger in the U. S. or Canada.

## "BUILT FOR PROTECTION"

NOW PROTECTING MORE THAN  
A MILLION POLICYOWNERS



## LIFE AND CASUALTY

Insurance Company of Tennessee

A. M. BURTON, President

Home Office ▽ Nashville

## Tennessee—Continued

Thos. Schlater, Marjorie Stewart, James Vance, Rogers Vick, Thos. Washington (lumberman), Alfonso White, Hollis Williams, Louis Winstead.

## NEWPORT—\$52,000

Roy Costner, Fred Greer, Cecyle Tedder.

## PARIS—\$55,000

John Atkins, Ped Porter, Wm. Turner.

## ROGERSVILLE—\$27,000

Roscoe Bayless (druggist), Wm. Harmon, Wm. Hawkins.

## UNION CITY—\$41,000

Allie Campbell, Geo. Eader, Walter Forrester, Laura Moody.

## WINCHESTER—\$225,000

John Henderson, James Huffman (flour mill operator), Wm. Noah.

## OTHER TENNESSEE TOWNS—\$2,340,000 (Partial List)

●Alamo: E. Lemond.—Alton Park: R. Williams, Wm. Swanner.—Arlington: E. Williams.—Ashland City: G. Harris.—Ashport: P. Davis.—Athens: A. Ray. ●Bartlett: E. Powell.—Beaumont: J. Tate.—Bell Buckle: H. Hinkle.—Bethel Springs: H. Ellis.—Blountville: J. Blevins, Wm. Crussell.—Bogota: C. Denton.—Bradford: J. Alexander.—Bristol: E. Lowry, J. York (Secy.—Treas. East Tenn. Light & Power Co.).—Burkeville: Dr. J. Talbot. ●Caple: S. Umberger.—Carthage: F. Gibbs, F. Robinson.—Chucky: I. Broyles, Cleveland: R. Hawk.—Clinton: R. Moser.—Collierville: J. Crenshaw, J. Scott.—Cottontown: R. Link.—Covington: D. Ellis, G. Reid.—Culleoka: J. McQuigg.—Cummingsville: J. Cummings.

●Dandridge: L. Hillo.—Donelson: L. Robinson.—Dunlap: G. Ewton.—Dyer: T. Beadles, W. Jackson, Jr. ●Elbridge: W. Vio.—Edwin: S. Brown (ins.), R. Ditcher.—Enville: Wm. Jackson. ●Fayetteville: J. Hiller (Prop. Hiller Lumber Co.), C. Reese.—Finley: Dr. L. Edwards.—Fountain City: H. Goddard, J. Henderson. ●Gadsden: S. Fullalove.—Gallatin: Elizabeth Bradley, S. Taylor.—Gates: Dr. J. Conyers, W. Estes.—Gleason: Wm. Nesbitt, D. Terrell (druggist).—Greenback: M. Ousley.—Greenville: Dr. C. Fox, A. White. ●Hallow Rock: L. DePriest.—Halls: J. Boyer, J. Halle.—Harriman: W. Anderson, T. Tarwater (Pres. Harriman Hosier Mills Co.).—Hartford: J. Shields.—Hickman: Wm. Bellar.—Hohenwald: Wm. Beasley.

●Jamestown: F. Brown.—Jefferson City: M. Allen.—Jellico: A. Fine, J. Howe.—Jonesboro: Wm. Buckingham, Wm. May. ●Ketchikan: A. Kelly.—Kingsport: S. Light, Wm. Perry. ●Lafayette: H. Wright.—Lawrenceburg: R. Lumpkins (ins.).—Lenoir City: J. Thomas.—Leoma: H. Plemmons.—Livingston: A. Ashburn.—Lookout Mount: L. Mansfield.—Loudon: C. Tallaferro (banker).—Lynville: R. Foster, J. McQuigg. ●McKenzie: L. Shelton.—Macon: Mary Langdon, E. Mewborn.—Manchester: E. Crain.—Martin: Mildred Quarles, C. Smith.—Medina: E. Campbell.—Middleton: R. Fortune.—Moscon: B. Saeller.—Mount Pleasant: Yolande Watson.—Mulberry: J. Deal.

●Newbern: T. Miller. ●Obion: D. McCorkle, J. Stover.—Old Hickory: M. Morris, T. Wynne.—Oneida: D. Pemberton. ●Palmyra: J. Baggett.—Peakland: W. Meadow.—Persia: R. Arnett, Sr.—Petersburg: R. Brown (minister).—Pulaski: Clara Brown, W. Long. ●Ramer: P. Shea.—Ripley: H. Schafer.—Rockwood: G. Briscoe, C. Teague.—Russellville: C. Williams.—Savannah: Wm. Thomas (dentist).—Scotts Hill: Wm. Kelley, H. Powers.—Sharon: M. Hamlin.—Shelbyville: M. Allison, O. Hardison.—Signal Mountain: R. Ferrell (Mgr. Coca Cola Co.), E. Lusk.—Smithville: J. Allen, Dr. L. Allen.—Soddy: G. McMillan.—Springfield: J. Sprouse.—Sweetwater: D. Chastaine, E. Robinson.

●Tipton: J. Delashmit, C. McGee.—Tiptonville: M. Denning, J. Jackson, Sr.—Toone: G. Faucett, L. Spurlin.—Trenton: Dr. J. Moore, T. Moore.—Tullahoma: N. Awalt, E. Hagewood. ●Wartburg: N. Honeycutt.—Watertown: H. Fitzgerald.—Waverly: W. White.—Whiteville: R. Russell (dentist).

## ALABAMA

Total Payments	\$24,500,000
Rank in Payments	27th
Rank in Population	16th
Payments Per Capita	\$8.46

## Largest Company Domiciled in State: Protective Life of Birmingham.

Ordinary Life Insurance in Force \$642,747,000 on 308,420 policies or \$222 per capita. Average size of policy in force \$2,084, average new policy sold in 1939 \$2,066.

The \$24,500,000 in life insurance money paid to Alabamians in 1939 was only slightly under the \$28,268,531 in W.P.A. payments in the state for the fiscal year, was nearly four times the \$6,459,329 in P.W.A. grants, slightly under the federal agricultural adjustment program payments of \$33,198,483, and over ten times

the \$2,308,139 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over three times more than the \$7,480,529 federal income taxes collected in Alabama, one-fourth of the \$96,058,401 in wages paid by manufacturers in the state, over one-fourth of the \$87,297,000 total savings bank deposits and two-sevenths of the \$84,911,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ALBERTVILLE—\$62,000

James Baker (retired), Thos. Bidle, Joseph Colvin (dry goods merchant).

## ALEXANDER CITY—\$59,000

Alonzo McClellan, Stevenson Peavy, Thos. Radney (retired), Thos. Spraggins.

## ANDALUSIA—\$118,000

Geo. Etheridge, Marion Malcomb (salesman), Franklin Smith, Ozzrel Turner (retired), Charles Wood (R. R. agt.).

## ANNISTON—\$230,000

Over 103 Industrial Claims—\$21,502  
Floyd Douthitt (ins.), Teddie Landers, Wm. McCaa (accountant & realtor), Wm. Sargent, Nathaniel Sterne (atty.).

## ASHLAND—\$14,000

Chas. Phillips (road contractor), Bennett Sims, Thos. Stewart.

## ATMORE—\$26,000

John Curtis, Charles Kelly (warden, state farm), Edwin Lane.

## BESSEMER—\$235,000

Over 148 Industrial Claims—\$19,919  
Webb Badham (Mgr. Dixie Metal Products Co.), Geo. Dixon, Wm. Franklin, John Godwin, John Jones, Geo. Nolan, Sam Odo, Thos. Owen (merchant), Joseph Pass (minister), Fred Sheridan (teacher), Riley Williams (realtor), Herman Waldrop (auditor).

## BIRMINGHAM—\$3,135,000

Life insurance payments averaged \$49 per family.

They represent 22 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 22 year

## COKE S. WRIGHT

Branch Manager (29 Years)

Acacia Mutual Life Insurance Co.

Chartered by U. S. Congress 1869

620-24 Woodward Bldg., Birmingham, Ala.

period equal the city's annual retail trade volume.

Over a 29 year period life insurance payments equal the total bank deposits in the city.

Over 234 Ordinary Claims  
Over 494 Industrial Claims—\$89,709

## CLAIMS BY AMOUNTS:

3—	\$100,000 or over
7—	50,000 to 100,000
10—	25,000 to 50,000
16—	10,000 to 25,000
20—	5,000 to 10,000
30—	3,000 to 5,000
38—	2,000; 110—1,000

Names in each town are only partial list of claims paid during 1939.

Ronnie Hooks, Bernard Hortenstine, Henry Howard, Pink Howard.  
James Jackson, Reed Jacoway, Green Johnson, Albert Jones, Henry Jones (pres., piano co.), James Jones, Luther Jones, Wm. Kettig (retired), Leta Kitts, Creighton Konkie (comptroller), Joe Koplan (merchant), Finis Lawson, John Leonard, Geo. Lofton, Robert Logan, John Lyon, John McCartney, Jonathon McCutcheon, Early Macon, Kathryn Malone, Nona Molaneon, Halbert Marsh (wholesale electrical merchant), Maston Martin, John Mayberry, Leslie Meadow, Arthur Merkel (co. supt.), John Mickie, Geo. Millar (retired executive), James Miller, Robert Moffatt, James Moran (retired), Garr Moseley (executive), Geo. Murphy, Samuel Murphy (judge), David Myers.

Jesse Neill (bridge supt.), George Norton, Wm. O'Neal, Samuel Owen, Wm. Owen, Arthur Parker, Theo. Parker (retired foreman), Walter Parker, Josiah Parsons, Lewis Perkins, Arthur Phillips, Ruth Pierce (librarian), James Purvis, Wm. Richardson (machine shop owner), Mark Rodgers, Herbert Romeo (restaurant), Isadore Rosenthal (watch maker), Edmund Rust (contracting engineer), Moses Rutenberg (retired), Martin Schild, Geo. Simpson (service engineer), Alexander Soule, Oda Sowell, Percy Steiner, Charles Stevens, Fred Streit, Sr. (news-paper circulation dept.), Fletcher Swann, Earle Sweet (mechanical engineer).

Robert Thomas, James Tolley, Roosevelt Toney, Noah Vaughn, Thos. Walker, Peter Wallace, James Weems, Nannie Weiss, Fred Wells (mgr., piano co.), Thos. Wells, Belton Williams, Edward Williams (rail & locomotive co. partner), James Williams, Albert Wilson, Geo. Wilson, Woodson Winston, Paul Woodson (V. P. Henley & Co.), L. Wright.

## DECATUR—\$160,000

Laura Alexander, Earl Peden, Margaret Poale, Dewitt Walker (physician).

## DEMOPOLIS—\$68,000

Levin Compton, Inez Hooton, Joseph Lee.

## DOTHAN—\$246,000

Thelma Blakey, James Collins, Antoinette Creech, S. Gellerstedt (contractor), Julian Hall (newspaper editor), Adie Shaw, Wm. Temples.

## ENSLEY—\$107,000

Wm. Adams, Marvin Autry, Thomas Barnes, Wm. Brown, Frank Childs, Lawrence Daniel, Walter Grady, Joseph Jones, Julius Kane, John Lawrence, Frank Meadows, Geo. Millar (retired), John Miller (ins.), Robert Pullian, Wm. Smith, Reese Underwood, James Weems (So. Bell Tel. Co.).

## FAIRFIELD—\$196,000

Joe Barnett, Henry Cotten, John Davis, Joe Forde, Geo. Fowler, Oscar

(CONTINUED ON NEXT PAGE)

Protective Life's appeal for the business of Southern buyers of life insurance is based on this economic truth:

*"When a home earned dollar multiplies itself in the area that produced it, that area is enriched by at least the amount of interest or rent it would have had to pay for a dollar brought in from some other part of the country."*

The more that Southern people patronize Southern life insurance companies the sooner the South will be able to develop itself with its own capital.

The margin of Southern life insurance company leadership grows wider each year.

**Protective**  
LIFE INSURANCE Co.  
BIRMINGHAM, ALABAMA.

## GREAT AMERICAN INSTITUTION

W. Gibson Carey, Jr., president of the Yale & Towne Manufacturing Company, states:

"Drifters live for the moment. Serious men and women look ahead. They wish to fulfill future as well as present obligations.

"Each case is different, but it is difficult to conceive of anyone who should not be a buyer of some life insurance. It is one of our greatest American institutions."



## Alabama—Continued

George, Monroe Goode, Grant Idrell, Andrew Johnson, Sherman Johnson, Lee Jones, Albert Kirk, John Knight, Ben Lawson, Andrew Lay, Cecil Loneragan, Roosevelt McGhee, Cline Matthews, Andrew Miles, James Mixon, Robert Moon, Ben Moore, Wm. Norris, Wm. Oliver, Thos. Patterson, James Perkins, Wm. Rains, James Rittman, Charles Rowan, Coleman Rush, Clarence Scott, Ceasar Sears, Wm. Simpson, Wm. Smith, Lewis Soderberg, Thomas Tremelling, Horace Waslington, Robert White, Elijah Wilson, Murray Wilson, Wm. Wilson, Thos. Witherspoon, Samuel Woods.

## FLORENCE—\$61,000

Over 76 Industrial Claims—\$14,966  
Wm. Callaway (physician), Clarence Gregory, Paul Kelsey, Viola Kilgore, Wm. Manning, Jr.

## GADSDEN—\$255,000

Mose Blumenfeld (cotton broker), Adam Bomar, Philip Cull (att.), E. A. Goddard, Alto Lee (att.), Peyton Little (license inspector), Thos. McDaniel, Bertha Minton, Marcus Mooney, Henry Sturkie (merchant), Wallace Vaughn.

## GUNTHERVILLE—\$88,000

D. Isbell (att.), John Lusk (att.), Wiley Mangum, Hugh Rollings, Wm. Wiles.

## HARTSELLE—\$16,000

Samuel Mason, Stephen Penn, Murray Wilson (electrician).

## HUNTSVILLE—\$191,000

Wm. Bartlett, James Blount, Charles Crute (theatre mgr.), Wm. Grider (T. V. A. employee), Wm. McCown, Margaret Wilkinson.

## MOBILE—\$1,120,000

Over 48 Ordinary Claims  
Over 231 Industrial Claims—\$34,936

## CLAIMS BY AMOUNTS:

- 1—\$50,000 or over
- 2—25,000 to \$50,000
- 3—10,000 to 25,000

- 7—5,000 to 10,000
- 4—3,000 to 5,000
- 13—2,000; 15—1,000

Robert Alexander, Virgil Aubry, Waller Broun (retired), Robert Burgess, John Burgett (att.), Oliver Cain, H. Charleson, Linneus Davenport, Edward

## (CONTINUED ON NEXT PAGE)

Davis, Joseph Ducournau (city board of health dept.), Edward Enderle (retired), Edwin Glascock (laundry proprietor), Bertha Grandahl, Robert Grantham (U. S. Coast Guard Commission officer), Robert Herman (merchant), Thos. Karns, Charles Kilborn (retired), Thos. Langan, Jr., Henry McMurphy (dentist), James May (veterinarian), Edward Miller, Charles Moody, John Murphy, Wm. O'Brien, Francis O'Connor, George Phillips, Edward Phillips, Edward Sheets, Henry Smith, Robert Smith, Peyton Steele (hotel owner), Mathilda Thompson, Albert Tully (R. R. foreman), John Willcox, Reuben Wilson, Edward Wood, John Young (retired).

## MONTGOMERY—\$980,000

Life insurance payments averaged \$57 per family.

They represent 54 percent of the wages

## ED. F. WRIGHT

District Manager

The Mutual Life Ins. Co. of New York

815 First National Bank Bldg.

Phone Cedar 2390

Montgomery, Alabama

paid by manufacturers operating in the city.

Life insurance payments over a 22 year period equal the city's annual retail trade volume.

Over a 22 year period life insurance

payments equal the total bank deposits in the city.

## Over 178 Industrial Claims—\$24,440

James Barr, Thos. Bohannon, A. Bowen, Mary Boyd, Osborn Childers (merchant), Ruth Cook, Alma Davis, Clyde Douglass, John Duffly, Samuel Harvey, Leo Klein (jeweler), Benjamin Lacy (Pres. All States Life Ins. Co.), Walter Langston (farmer & cotton gin mgr.), Carlotta McCreary, Emanuel Marx (ins.), Geo. Moore, Cleveland Penton, Isaac Solomon (Pres. Solomon Bros. Co., Dry Goods), Sallie Thomas, Michel Vincentelli (banker), Joseph White.

## MOUNT VERNON—\$20,000

Ed Coleman, Emmett Lane, Geo. Moore.

## PRATTVILLE—\$32,000

Burein Moncreif (merchant), Wm. Russell, Charles Williams (minister).

## ROANOKE—\$37,000

Charles Harley (Supt. Guano Plant), Thadeus Hodges, Wm. Huey (councilman).

## SCOTTSBORO—\$40,000

Lula Austin, Humphrey Erwin, Houston Hancock, Gertrude Hodges, John Proctor (att.).

## SELMA—\$322,000

Paul Berry, James Moore (R. R. Coml. Agt.), John Seymour (ins.), Lloyd Towns (theatre mgr.), John Webb, Leroy Winter (ins.), Charles Wood, John Wood (brick mfr.).

## SHEFFIELD—\$77,000

Frank Redmond (mgr. produce co.), Abner Turner (power operator), Charles Whitfield (merchant).

## TROY—\$64,000

Wm. Dunn (farmer & merchant), Thos. Owens, James Turner (retired), Wm. Walters (retired), Samuel Williams.

## TUSCALOOSA—\$341,000

Robinson Brown (att.), Millard Chism, Phillip Dershide, Henry Foster (judge), Grattan Payne (professor), Stanley Potter (retired grocer), John Yerby, Jr. (salesman).

## WETUMPKA—\$19,000

James Haynes, Herbert King, Homer Parker, Ida Reneau.

## WYLAKE—\$25,000

Thos. Johnson, James Roberts, Golden Ward.

## OTHER ALABAMA TOWNS—\$2,750,000

## (Partial List)

●Ackerville: J. Skinner.—Acmar: J. Lill.—Arab: E. Johnson, J. Summerlin.—Athens: A. Vaughan.—Autaugaville: Ada Golson. ●Balizee: Wm. Ballard.—Bay Minette: J. Bright, Edna Herron.—Belgreen: E. Coats.—Boaz: O. Hunter.—Bon Air: J. Rainwater.—Brawton: Alice Crawford.—Brierfield: Mrs. Nellie Richards.—Brownville: R. Montgomery.—Burkville: N. Calhoun.—Butler: M. Blount.—Camden: A. Carlton, R. Powell.—Cedar Bluff: J. Bishop.—Centre: Wm. White (physician).—Clanton: G. Silas.—Clayton: J. Fuqua.—Clio: Alcide Mooneyham.—Coker: J. Sutton.—Colera: J. Parker.—Collinsville: E. Sizemore (jeweler).—Cottontown: C. Moore.—Coy: W. Preston.—Creola: E. Mays (merchant).—Crossville: Mrs. Vada Campbell, E. Crump.—Cullman: J. Foshee, Mary Whitaker.

●Dadeville: J. Adcock, Wm. Wynn.—Danville: Louie Dutton.—Daviston: C. Dunn.—Dora: Ozell Turner. ●Eclectic: Mary Cotton.—Eden: R. Ferguson.—Edge-water: J. Lilly.—Enterprise: J. Oliver.—Eufala: G. Pinkston, C. Pugh. ●Fayette: F. Jeffries.—Flomaton: A. Jackson, Jr.—Fort Payne: Lucille Hendrix, C. Killian. ●Geneva: L. Nichols (physician).—Georgiana: J. Shepherd.—Goodwater: C. Partidge, Elbert Robinson.—Gordo: Mary Glass.—Goshen: J. Bozeman.—Greensboro: Mary Martin.—Greenville: H. Cumbe.—Grove Hill: A. Wilson.—Groveoak: R. Murdock.—Guin: W. Morrison. ●Haleyville: Ora Smith.—Hazel Green: C. Geutle.—Hobbs Island: Novel Cloud, W. McMin (deputy sheriff).—Hollywood: Viola Tate.—Horton: J. Frachiseur, B. Reynolds.—Hybart: H. Stillings.

●Jackson: G. Warren.—Jacksonville: J. Rowan (physician), Mary Stewart.—Jamestown: J. Bailey. ●Kellyton: C. Livingston. ●Lafayette: J. Darden.—Lan-dale: O. Burke, W. Knight (mayor).—Lang-dale: W. Clark (retired).—Leesburg: J. McDaniel, R. Mackey.—Leroy: D. Wilson.—Linden: A. Barkley, Maggie Nettles.—Livingston: D. Winston.—Loachapoka: Thos. Fuller.—Lockhart: L. Davis.—Louisville: Carrie Bennett.—Loxley: N. Linden.—Luverne: R. Summerlin (merchant). ●Magnolia: H. Garrett.—Maplesville: C. Eubanks.—Marion: A. James.—Marion Junction: E. Gilmer.—Maxwell Field: W. Spoor.—Millport: D. Henderson.—Millry: L. Atchison.—Monroeville: A. Coxwell (physician). ●Newville: Lillie Brokin.

●Oneonta: F. Stephens (publisher & editor).—Opelika: J. Goodman, M. Wallace (chief deputy sheriff).—Opp: G. Nix (physician).—Oxford: M. Williams (physician).—Oxmoor: J. Curl.—Ozark: J. Howell. ●Pell City: H. Starnes.—Perryville: O. Warrell.—Piedmont: C. Thompson (banker).—Pinckard: J. Edwards.—Pratt City: Mary Scarborough. ●Ralph: J. Bolton (minister).—Rash: H. Hackworth.—River View: W. Steele.—Robjohn: W. Edwards.—Rogersville: T. Andrews.—Roseville: H. Diamond. ●Safford: W. Givhan.—Samantha: J. Norris (physician).—Samson: M. Creech, P. Kilgore.—Seale: L. Lewis.—Sealy Springs: H. Watkins (drug-



For every \$3 of income in the U. S. from dividends, interest, net rents and royalties on general investments, life insurance companies pay \$1 to policyholders and beneficiaries. The \$10,775,000,000 income on investments in 1938 (latest available figure), represented 72 percent of the 1929 payments while the \$3,030,006,234 in life insurance payments in 1938 represented 137 percent of the 1929 payments, indicating the far superior stability of life insurance income.

## BERNARR MACFADDEN COMMENTS

Publisher of "Liberty" and other outstanding publications tells why life insurance is really LIFE insurance.

Life insurance, as generally understood, is a misnomer. The impression conveyed does not harmonize with the meaning of the words used.

Life insurance, as generally applied, means the payment of a certain amount of money to one's loved ones after death. Your life is not insured; your dependents are insured a certain amount of money to support them while they are adapting themselves to new conditions brought into being by the death of the insured.

If life insurance were to convey the meaning indicated, it would mean that you would be insured length of life—you would be insured against death.

Its true meaning is more in the nature of health insurance. As long as you can retain your health you are reasonably certain of maintaining life up to the time when you die of old age.

But life insurance in these times has a more important significance than during periods of prosperity. The protection that it gives is far more important when money and jobs are scarce. Dependents who are left without support in times like these sometimes have to cope with appalling difficulties. When experienced workers find it impossible to get employment, one can realize the difficulties of those who have not been trained in any phase of industry.

Therefore, if you are carrying insurance you are to be congratulated for your foresight, although you may be paying the premiums with a certain amount of stress and strain. Putting something aside for a rainy day is important at all times, but it is doubly so just now. There is a source of satisfaction that cannot be described in mere words in the thought that you are protecting your loved ones; that regardless of what may happen they will not have to be denied the ordinary comforts of life; that they will not have to join a bread line or beg for the sustenance that is needed to maintain life.

To be sure, there is insurance of all kinds if you have the wherewith to pay for it. You can insure yourself an income for life through a cash payment; this income can be divided into weekly, monthly, quarterly, or yearly payments. You can be insured against the payment of expenses due to accident or illness.

In fact, insurance is now looked upon by financiers as one of the best methods of investing your money.

There are countless thousands who would have been well-to-do financially today if they had invested their money in insurance rather than in stocks. If you invest a certain amount of money in insurance, it does not decrease in value; in fact, some of the plans offered by insurance companies increase the value of your investment year by year.

Names in each town are only a partial list of claims paid during 1939.

## Insurance Strong Wall to Protect His Wife

CONNECTICUT—Life insurance was probably the greatest material comfort of my husband's long business career.

Before we were married he took his first policy, and soon after, another for \$10,000. He constantly thought of it as a strong wall he had built about me. Gradually he took additional policies; then his health broke, the depression reduced our income, and when I persuaded him to arrange paid-up policies, he again experienced the great comfort of insurance. It paid him an income that he could enjoy.

He died in November, 1939. Through my business advisor I elected to take refund annuities in the four companies. All are prompt and reliable. Although these paid-up policies amounted to a little less than \$14,000 they at once began returning me an income of almost \$1,000 a year.

My husband's investment in insurance was but a small part of his "savings." In his last years he regretted that it was not the bulk of his invested money. He once bought a paid-up policy for \$50,000 but later dropped it and bought shares in a trust company.

Now that I benefit by his insurance, I too find it a great comfort, the strong wall he felt it to be. I feel that if all other income ceases the insurance still will care for me as long as I live. I am proving this statement by buying another small annuity. There is no better investment for a woman alone.—Mrs. F. McC.

## MISSISSIPPI

Total Payments	\$14,800,000
Rank in Payments	36th
Rank in Population	24th
Payments Per Capita	\$7.31

**Largest Company Domiciled in State: Lamar Life of Jackson.**

Ordinary life insurance in force \$414,424,000 on 183,699 policies or \$205 per capita. Average size of policy in force \$2,256, average new policy sold in 1939 \$1,844.

The \$14,800,000 in life insurance money paid to Mississippians in 1939 was slightly less than the \$21,027,627 in W. P. A. payments in the state for the fiscal year, was over three times the \$4,499,936 in P. W. A. grants, and over nine times the \$1,575,940 in federal payments to the

state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were nearly five times more than the \$3,224,163 federal income taxes collected in Mississippi, over one-half of the \$26,383,931 in wages paid by manufacturers in the state, almost one-fourth of the \$61,266,000 total savings bank deposits.

(For towns with fewer claims see end of list)

### AMORY—\$26,000

Edward Cowley, Arthur Huntington, Elihu Pickle.

### CANTON—\$58,000

Henry Hawkins (minister), Stanford Lee, Arnaud Michel (executive).

### CLARKSDALE—\$347,000

John Baker, John Burt, Robert Carter, Gerald Fitzgerald (atty.), Herbert Green (optometrist), James Johnson, Jr. (ins.), Simon Reinhart, Van Rogers (advertising).

### COLUMBUS—\$181,000

Phillip Anderson, Arthur Phillips, Jos. Stoney (grocer), Boss Weathers (merchant), Frank Webb, Kate West.

### CORINTH—\$62,000

Della Beemer, Sarah Biggers, Harold Burch, Josephine Verhine.

### GREENVILLE—\$188,000

Over 200 Industrial Claims—28,200  
Lloyd Brannon, Mamie Cadenhead, Herschel Gamble, James Jordan, Jesse Lawrence, Wm. Penn, Treadwell Spencer (pharmacist), John Tucker, Dr. Ulysses Wasson, George Wilkins, Robt. Woodward.

### GRENADA—\$39,000

Over 82 Industrial Claims—\$9,922  
Earl Bailey, Fannie Burt, Wm. Thorburn, Jettie Triplett

### GULFPORT—\$71,000

Clarence Bland, Jeff Fayard, Katherine Heines, Chas. LeBaron, Warren Prouse.

### JACKSON—\$805,000

Life insurance payments averaged \$17 per capita.  
They represent 45 percent of the wages

### THE HESTER & HESTER AGENCY

District Managers  
Pan American Life Insurance Co.  
Ben Hart Building  
Jackson, Miss.  
Telephone 2-0183

paid by manufacturers operating in the city.

Life insurance payments over a 22 year period equal the city's annual retail trade volume.

Over 27 Ordinary Claims  
Over 151 Industrial Claims—\$16,786  
Minnie Burkitt, Walter Capers, Thos. Fleming, Marvin Gwin, Dr. Frank Hageman, Joe Henry, Emmett Hilton, Carl Laseter (atty.), Chas. Matthews, Chas. Osborn, Chalmers Potter (atty.), Jos. Powers, Allard Shaw, David Short (retired), Geo. Ward, Mitchell Ward (pharmacist), Jos. Ware, Leigh Watkins.

### KOSCIUSKO—\$65,000

Jos. Ashworth (V. P. The Attala Co.), G. Howell, Frederick Jackson, Sr.

### LAUREL—\$162,000

Roy Bradley, Geo. Clayton, Minnie Dabbs, John Daise, Ona Noble, Wm. Pack (judge).

### LELAND—\$150,000

James Gibbs, Chas. McGee, Jos. Thompson.

### LOUISVILLE—\$31,000

Ernest Eaves, Christina Moorehead, Sylvester Smyth.

### McCOMBE—\$72,000

Mattie Allen, Alber Andrews, Alice Bankston, Anderson Beasley, Manuel Verdia.

### MERIDAN—\$495,000

Over 129 Industrial Claims—\$16,826  
Mary Brittain, Frank Brown, Oscar Brown, Dr. Inman Cooper, Jr., Edmond Guinn, Fannie Gully, Irma Horne, Rose Jacobey, Samuel Middlebrooks, Elihu Pickle, Wm. Powe, Jr., John Qurl, Wm. Shannon, Calvin Skinner (merchant), Wm. Stilwell, Judson Ulmer (merchant).

### NATCHEZ—\$64,000

Over 77 Industrial Claims—\$9,526  
James Hunter, Rev. Francis McCollam, Aldine Tucker (Mgr. Larktex Co.).

### OAKLAND—\$37,000

Pryor Bailey (merchant), John Holland, Andrew Marders.

### SUMMIT—\$16,000

Randolph Evans (jeweler), Ephraim Nunnery, Jr., Herbert Smith.

### TUPELO—\$155,000

Oscar Doty (auto dealer), Alton Gault, Geo. Lumpkin, Winfred Williams.

### TYLER TOWN—\$23,000

Albert Conerly (highway supervisor), Edna Dillon, Enoch Grubbs, James Holmes, Florence Maege, Dr. Robt. Sylverstein.

### VICKSBURG—\$377,000

Over 130 Industrial Claims—\$117,200  
Victoria Dutton, Andrew Helgason (ins.), Sidney Hirsch, Frances McCauley, Geo. Millican, Harry Rice (merchant), Stephen Russell, Walter Stewart, Max Stockner, Bernadette Ternery, Stewart Wilson, T. Young.

### WALNUT GROVE—\$12,000

Cecil Chadwick (postmaster), Wirt Davis (merchant), Walter Luke.

### WINONA—\$24,000

Amos Bachman, James Cunlap, James Walker.

### YAZOO CITY—\$96,000

Jos. Allgood, John Erickson, Reuben Jackson, George Nicholas, Thos. Smith (merchant).

### OTHER MISSISSIPPI TOWNS—\$2,730,000 (Partial List)

●Aberdeen: Lucy Gullick.—Ackerman: Lucy Jackson, J. Lowe. ●Balton: Mary Hill.—Balzoni: Z. Salmon.—Banner: Dee Lindsey.—Bassfield: R. Caraway.—Batesville: G. Alexander.—Bay Springs: H. Bayless.—Biloxi: Mary Griffin, J. Merrick.—Booneville: S. Windham.—Brookville: Wm. Bell.—Bruce: I. Fooshee.—Buena Vista: S. King.—Burnsville: H. Foote. ●Caledonia: J. Nix.—Calhoun City: Wm. Yarbrough.—Camden: C. Mansell.—Carthage: I. Wallace.—Cascilla: Wm. Crenshaw, N. Newton.—Center: F. Roberts.—Charleston: A. Neely.—Chunky: Wm. Snowden.—Cleveland: L. Hallam (atty.), W. Jones.—Clinton: J. Williams.—Closter: W. Conerly.—Coahoma: I. Morris.—Coffeeville: T. Boyle.—Calhoun: Hattie Evans.—Columbia: Wm. Ricks.—Como: S. Clayton, G. Porter.

●Daleville: Wm. Wilkerson.—Decatur: Pearl Graham, E. Williams.—Denmark: J. White.—Derma: J. Hannaford.—D'Lo: Julia Kelly.—Dorsey: A. Wood.—Dossville: F. Orr, Zether Williams.—Drew: H. Tenhet.—Duck Hill: Mattie Moore, J. West.—Durant: Wm. Taylor. ●Eccree: Cora Spight.—Eudora: G. Wallace. ●Fernwood: Ina Page.—Flora: H. McDaniel.—Forest: M. Anderson.—Foxworth: H. Fortenberry.—Fremont: Bettie Ford. ●Georgetown: C. Berry, C. Shoemaker.—Glendora: R. Fedric, Jr., P. McCalep.—Goodman: J. Moody, J. Vaughn.—Greenwood: Minnie Bell, C. Mitchell.—Greenwood Springs: Ollie Harris.—Guntown: S. Davis. ●Hattiesburg: L. Love-lace.—Hazlehurst: J. Fugate.—Highlandale: B. Hewitt.—Hohenlinden: J. Logan.—Houston: J. Davis. ●Isola: R. Barger, E. Barr.—Iuka: G. Carmichael.

●Kokomo: Ollie Jarrell.—Kossuth: A. McDonnell. ●Lakeland: C. Bland.—Lam-

bert: Ida Stewart.—Lexington: R. Lyon.—Liberty: J. LeGette.—Lucedale: E. McKay (state senator).—McCall's Creek: H. Quin.—McCarley: Wm. Layne.—Macon: N. Stevens.—Magee: E. Carr (pharmacist), M. Williams.—Magnolia: A. Carmel, E. Reid.—Malvina: Wm. Bush.—Mashulaville: N. Triplett.—Meadville: T. Hill.—Meltonia: G. Ward.—Midnight: W. West.—Montrose: Margaret Gray.—Moorhead: Dr. U. Wasson.—Morton: F. Sprouse, H. Summer.—Moss Point: Wm. McInnis.—Moselle: J. Haynes.—Mount Bayou: E. Boozie. ●Nettleton: Ethel Francis, G. Francis (retired banker).—New Albany: Wm. Greenoe, O. Speck.—Nicholson: C. Stuart.

●Okolona: T. Burkitt, S. Logan.—Osyka: Wm. Welch.—Ovett: F. Ware.—Oxford: L. Alfred (lumber dealer). ●Pascagoula: Bertha Beckham, M. Painter.—Pattison: E. Thomas.—Pelahatchie: J. Myers.—Philadelphia: S. Graham.—Phillip: L. Vause.—Pope: T. Nelson.—Poplarville: J. Buckalieu.—Potts Camp: J. Taylor.—Prairie Point: E. Morgan.—Prentiss: R. LeMaire, J. Sanford.—Purvis: A. Buckalew. ●Quincy: I. Vaughn. ●Red Lick: Mary Brown.—Rienzi: R. Dilworth.—Rio: Wm. Feden.—Ripley: H. Roberson.—Ruleville: A. Gossett, J. Wales.

●Sallis: J. Burnley.—Sattilo: D. Brooks.—Sardis: J. Caldwell.—Sarepta: Wm. Yancy.—Scobba: E. Bryan.—Seminary: E. Thames.—Senatobia: C. Moffat (atty.).—Shannon: J. Brandon.—Sharon: H. King.—Shaw: A. Schmitt.—Shelby: R. James, H. Wilkinson.—Shubuta: Mallie Palmer.—Shuqualak: I. Tyson.—Slate Springs: Lydia Taylor, R. Vance.—Smithville: Wm. Davis.—Soso: H. Easterling.—Starkville: C. Cole.—Steens: F. Perkins.—Stewart: J. Barfield.—Sumner: S. Carr, R. Cashburn.—Sunflower: A. May. ●Tipters-

### Three Actual Cases Show Why Life Insurance Pays

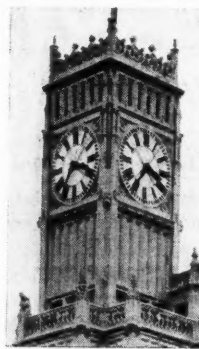
Case one: Policy became a death claim, having been in force one year, seven months and four days. Two annual premiums of \$163.70 each had been paid. Cash payment was made to the beneficiary, representing a 3,054 percent gain in investment.

Case two: Policy issued for \$5,000 and became a claim in one year, one month and nine days. The cost of this insurance amounted to \$87.90, two annual premiums having been paid. Cash payment was made to the beneficiary, representing a 5,688 percent gain in investment.

Case three: A \$5,000 policy was issued to the insured and became a death claim two months and 25 days after issuance, the insured having died July 28, 1935. The cost of this insurance to the insured was \$91.90, the policy requiring an annual premium payment in advance, and represented a 5,440 percent gain in investment.

ville: M. Martin.—Tula: B. Leggett.—Tutwiler: H. Bruister. ●Union: Grace Crenshaw.—Union Church: W. Riggs. ●Value: R. Gibson.—Vance: E. Boland.—Vardaman: R. Mosley. ●Wade: J. Davis.—Webster Groves: A. Schmidt (executive).—Wesson: H. Vandever.—West Point: J. Denton, J. Miller.

Again



## Towers Above All in Its Own Home State

For the past nine successive years, the Lamar Life has led all companies (in ordinary insurance) in its own home state.

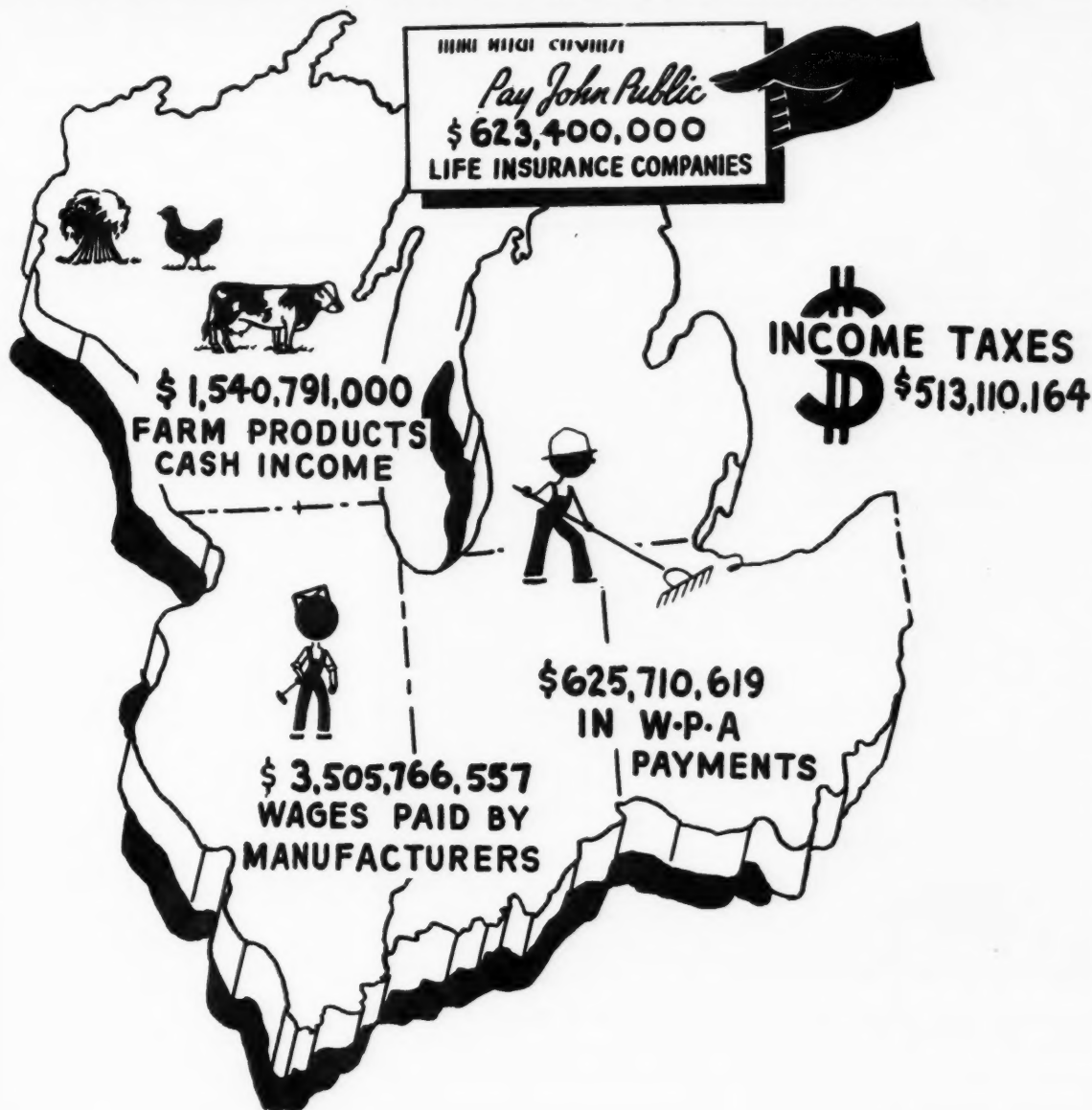
This leadership, shown by the records of the Mississippi State Insurance Commissioner, reflects the confidence of the people who have been close observers of the 34 years of sound progress of the company.

**The Lamar Life Insurance Company**  
Jackson, Miss.

Names in each town are only a partial list of claims paid during 1939.



# PAYMENTS IN EAST NORTH CENTRAL STATES IN 1939



## OHIO

Total Payments	\$176,500,000
Rank in Payments	4th
Rank in Population	4th
Payments Per Capita	\$26.21

Ordinary life insurance in force \$4,842,554,000 on 2,305,978 policies or \$719 per capita. Average size of policy in force \$2,100, average new policy sold in 1939 \$1,876.

The \$176,500,000 in life insurance money paid to Ohioans in 1939 was slightly under the \$201,223,087 in W.P.A. payments in the state for the fiscal year, was over seven times the \$23,887,584 in P.W.A. grants, fourteen and one-half times the federal agricultural adjustment program payments of \$12,232,757, and nine times the \$19,589,538 in federal pay-

ments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were \$55,000,000 more than the \$121,529,654 federal income taxes collected in Ohio, over one-sixth of the \$957,650,237 in wages paid by manufacturers in the state, over one-sixth of the \$1,030,921,000 total savings bank deposits and about four-sevenths of the \$314,152,000 cash income from farm products.

(For towns with fewer claims see end of list)

### AKRON—\$4,867,000

Life insurance payments averaged \$78 per family.

They represent 7 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 19 year period equal the city's annual retail trade volume.

Over a 12½ year period life insurance payments equal the total bank deposits in the city.

Over 198 Ordinary Claims  
Over 564 Industrial Claims—\$132,011

Charles Anderson (professor), Kenneth Auler, Ruby Ballard, Wm. Bly, Walter Botmer (chemist), K. Brown, Elizabeth Cairns, Anna Carlsen, Lyman Cowles, Robert Croyle, James Cunningham, Richard Dasch, Erry Dobbins, Richard Donahue, Kathryn Driscoll, Edward Fisher, Herman Fischer, David French, Burt Gan-yard, John Gillyoy, Wm. Green, Gene Hamrock, Mina Heath, Augusta Hoover, Wm. Burles, Ann Jones, May Kaiser, Louise Kallenbach, Michael Kern, Charles Landefeld, Wm. Lane, Frank Leathers,

Charles Liebegott (minister), Claude Marvin, Urban May, Ernest Menzie, John Miller, Mohn Molnar, Samuel Montgomery, Verl Morris (aviation pilot), Walter Mott, Harley Nicholson, John Nuber, Thomas Parry, John Patterson, Robert Rains, Alexander Ross, Hyman Sandler, Antony Schimchuk, John Schotta, Katie Sengpiel, Harry Shepherd, Harry Solomon, Clyde Watkins, Clark Weyrick, John Witter (Mgr. Elks Club).

### ALLIANCE—\$425,000

James Allman, Ralph Donaldson, Mildred Fronk, Charles Hammond, John Schmidt.

### ASHLAND—\$183,000

Charles Barr, Camilo DeMarco, Milo McMeekin.

### ASHTABULA—\$359,000

Over 125 Industrial Claims—\$24,100  
Francis Bento, Thayer Crofoot, Kathryn Davet, Anthony Dingleline, Paul Jordan, John Laitinen, Paul Molnar, Jr., Esther Papp, Hanna Waris, Frank Yusko.

### ATHENS—\$190,000

Over 285 Industrial Claims—\$44,200  
Ethel Barger, John Beckley, Gertrude Carlens, George Caver, John Johnson, Wesley Koester, Vera Lehman, Mary Loftus, Andrew Logsdon.

### AVON—\$18,000

John Guggenbiller, Anton Kinzel, Albert Lamb, Peter Schwartz, Jr., Urban Weber.

### BELLAIRE—\$64,000

Over 20 Industrial Claims—\$8,100  
Arthur Dean, Mary Pakerino, Calvin Shallcross.

### BELLEFONTAINE—\$81,000

John Dickinson (atty.), Raymond Fisher (realtor), Franklin Grimes, Burr Hines, John Villina, Florence Whitehill.

### BELLEVEUE—\$72,000

Bessie Fehl, Abraham Kopp, Iola Snodgrass, Margaret Woodward.

Names in each town are only a partial list of claims paid during 1939.

## Pays Life Income of \$170 a Month

OHIO—When my husband was 20 years old he took out his first insurance, a 20 payment policy to protect his widowed mother. Three years later we married. That was 40 years ago. Salaries were small then and we had two separate homes to maintain, yet we felt we just must have more insurance and signed for another \$1,000 policy. That was our beginning. As our family increased our need of more insurance increased accordingly. It wasn't always easy to save for our payments, it meant self denials and much planning. But never once did we lapse our payment or borrow on our insurance.

Last year my husband died very suddenly of a heart attack. Our grief erased every other thought for a time. Then came the comforting assurance we need not give up our comfortable home or take our daughter out of college, for we had adequate insurance to cover all our needs. We had an insurance set up that now pays a life income of \$170 a month.

Words cannot express the gratitude I feel for having had a loving far-sighted husband, who early in our married life began this wonderful plan of saving for future needs. Not only did it give us security for our old age, it gave us the regular habit of saving.

So our home was paid for and now our family can live together in our old home, with no financial worry.

At my husband's death our several policies amounted to \$28,193. A small amount was paid in cash, which I am holding for emergencies, the rest is set up for monthly payments for life.—Mrs. R. P.

### BELFRE—\$22,000

Dr. Isaac Fling, Norman Harrison, Karl Packard, May Templer.

### BOWLING GREEN—\$69,000

Jennie Hays, Roy Offenbauer, A. Walker, Dr. Thos. Whitacre.

### BUCYRUS—\$205,000

Wm. Feigener, Clarence Henneuse (mfr.), Floy Hildebrand, Thomas Lerch, John Martinitz, Harry Rowlinson, Jacob Shealey, Esther Stirm, Francis Tapling, Jasper Taylor.

### CALEDONIA—\$18,000

Wellington Baird, Oliver Dilsaver, Charles Humphrey.

### CAMBRIDGE—\$90,000

Over 10 Industrial Claims—\$2,100  
Avon Linn, Frank Marsh, Milton Turner.

### CANTON—\$1,848,000

Life insurance payments averaged \$70 per family.

They represent 6 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 19 year period equal the city's annual retail trade volume.

Over a 21 year period life insurance payments equal the total bank deposits in the city.

Over 79 Ordinary Claims

Over 362 Industrial Claims—\$77,766  
Granville Baker, Peter Barnhart, D. Bonham, Clarence Brace, Harvey Brown, John Calhoun, Ronald Clauser, Chester Cook, Albert Cover, George Craft, Sadie Fair, Henry French, Paul Casper, Earl Guffey, Wm. Hayden, Philip Heibach, George Hopkins, Walter Huffman, Samuel Keiser, Wm. Kelly, Jr., Oscar Kwett (Pres. Engraving Co.), Mary Landor, Peter Lilly, Emanuel Link, Clyde McCully, Joseph McDonald, Carrie McGeehon, Bernard Meadow, Wm. Melson (statistician), Arthur Neiderheiser, Frank Norwood, Ralph Oberlin (auditor), John Peterson, J. Potter (printer), Frank Reese, John Reiman, Evson Rhades, Carlos Schwalm, Mary Serban, Martin Shively, Harvey Simmons, Harvey Smith, Charles Theiss, Elva Tressel, John Ubick, Frank Westrick (realtor).

### CARROLLTON—\$29,000

Joseph McElroy (druggist), Charles Snively, Wm. Steen.

### CELINA—\$49,000

Philip Belrsdorfer, Henry Bruns, Jacob Carter, Lucinda Fanger, Elizabeth Knapke, James Nelson, John Shively, Joseph Shiverdecker.

### CHAGRIN FALLS—\$118,000

Reno Howard, John Short, Willard Stoner.

### CHILLICOTHE—\$277,000

Over 320 Industrial Claims—\$48,100  
George Borst, Jr., Otto Breth, Helen Houser, Carl Huston, Elizabeth Lynch, Raymond McCallum, Harry Marshman, John Mates, C. Sherman, Parrett, John Rankin, Floyd Ramley, John Rupert, Lucille Scott, Wm. Stout, Theodore White.

(CONTINUED ON NEXT PAGE)

### Ohio—Continued CINCINNATI—\$18,980,000

Life insurance payments averaged \$155 per family.  
They represent 25 percent of the wages paid by manufacturers operating in the city.  
Life insurance payments over a 10 year

Established 1843

### C. J. McCOY, Manager

The Mutual Life Ins. Co. of New York  
616 Union Trust Bldg.  
Cincinnati, Ohio

period equal the city's annual retail trade volume.

Over an 18 year period life insurance payments equal the total bank deposits in the city.

Over 492 Ordinary Claims

Over 2,618 Industrial Claims—\$443,260

#### CLAIMS BY AMOUNTS:

1—	\$500,000 or over
4—	100,000 to \$250,000
19—	50,000 to 100,000
16—	25,000 to 50,000
47—	10,000 to 25,000
58—	5,000 to 10,000
86—	3,000 to 5,000
69—	2,000; 193—1,000

Franklin Adkins, Edward Albers, Alfred Albies, Charles Anderson, Harry Andrews, Raymond Aug, John Bangert, Albert Bauer, John Beadle, Henry Beisel, Harry Berman, James Berry, George Binder, Wm. Bischoff, John Bradley, Charles Breitfelder, Wm. Brown, George Buhle, Lewis Burrows, Harry Campbell, Thomas Carroll, Mark Castator, Edwards Church, Charles Clark, Philip Cline, Earl Clos, Everett Crosier, Wm. Dail (mgr. lead co.), Oliver Davies, Alfred Deckebach (contractor), George Dhonau, George Diehl, John Distler, Jr., Walter Eberhardt, Emory Egan, Mary Eibeck, Josie Eppert, Morris Ervin, Irene Esberger, Lawrence Feldkamp, John Fesker, Jacob Fischer, Watson Fisher, Royal Fliehmman, Joseph Ford, Rose Frank, Joseph Franks, Henry Frey (retired), Wm. Geiger, Jr., Hermann Gerdson (grocer), John Gibson, Howard Gibbs, Wm. Giemer, Christian Glutz, Edmond Grand, Edward Grause, Albert Green, John Greulich, Edgar Griley, George Groneman, Wm. Hall, Mark Hardin, Wm. Hardy, Carl Hattendorf, Dr. Frank Heffner, Charles Heileman (jeweler), Harry Heller, Joseph Hennegan, John Heran-court (retired), John Hessell, John Hey, Samuel Heyn, J. Hicks, J. Stacy Hill (retired executive), Charles Hoffman, Louis Hoffmeister, Wm. Howe (Pres. Amer. Book Co.), Andrew Hugel, Frank Hull, Albert Hussey, Charles Hutchinson, Paul Huth (undertaker), Thomas Hyland.

Jean Jennings, Frank Johnnigmann, Wm. Jones, Ben Karp (furniture dealer), August Kassenbrack, Charles Kassner, Gertrude Kearney, Anne Kinnear, Jeanette Kinney, George Kiser, Wm. Klein, Charles Koebel, David Kohstall (retired), Jacob Kondritzer, Emil Kraft, Evelyn La Dow, Robert Laidlaw, Otto Lauther, George Lawson, George Layman, Kirby Layman, Andrew Lengyel, Louis Levenson, Charles Levi (minister), Albert Linemann, George Linser, Joseph Littell (asst. secy. bldg. & loan), Harry Lockwood (Pres. Lockwood Mfg. Co., Bakers Supplies), Charles Loewenberg (advertising), Renate Lombard, Wm. Lueders (judge probate court), Dr. John McCammon, Harry McLaughlin (druggist), Charles Madcock, John Mahoney, James Mann, Alexander Maratsos (clothing merchant), Joseph Markgraf (retired), Louis Marks, Waldo Mault, Henry Meier, Albert Melcher, Edward Mendel, Wm. Merklemborg (jeweler), Lawrence Meyer, Benjamin Miller, Theodore Miller, Wm. Miller,



Every father should check with his life insurance agent on the best means of providing security for his child.

Emma Millerhaus, Helen Minnhinnick, Earl Morgan, Harry Morgan, Wm. Munz (mgr. swimming pools), Frank Murray, Maud Meyers, Harold Nash, Wilbur New, Rhesa Newlin, Harry Newmark, Louis Oppenheimer, Dr. Arthur Osmond, Elijah Owens, Paulina Padero, Wm. Petty, Charles Phalen, Frederick Piepmeier, Lorraine Plowick, Patterson Pogue (realtor), Louis Polster, Samuel Raffel, Sherman Randall (atty.), Donald Rawlings, Joseph Reade, Harley Reeder, George Riley (fruit broker), John Riley, Wm. Robertson (retired), George Robson, Harry Rolsen, Mike Rosen, Edwin Ruckstuhl (genl. mgr. gravel co.).

Joseph Samuels (executive), Franklin Sanford, August Schaefer, Frank Schaefer, Joseph Schatz (musician), Carl Schedel, Peter Schneider, Fred Schmidt (interior decorator), Mary Schultz, Clar-

ence Schumacher, Albert Schwartz (secy. & mgr. sign co.), Maier Schwarz (supt. mfg. co.), Charles Seyler, Jr., Wm. Shank, Dr. Wm. Shriner, Morris Simkin (theatre prop.), Frank Snider (retired physician), Adolph Snyder, Charles Sparks, Charles Speer, Michael Stampous, Leo Stander (retired executive tank co.), Zora Sander, Howard Streuter, August Sunderbruch, Nelson Swan (chemist), Sally Sweeney, Wm. Tatemann (executive), Thomas Taylor, John Tesh, Alexander Thomson (Chrm. Champion Paper & Fibre Co.), August Tice, Louis Torino, John Uhl, Wm. Ulland (coal dealer), John Voget (retired), Adam Wagner, John Walther, Edna Walton, Earl Wheeler, Walter White (druggist), Frank Wicker (interior decorator), Mary Wilcox, Karl Wilhelm, Robert Wille (furrier), Edward J. Wohl-gemuth (Pres. The National Underwriter Co.), Windsor Woodmansee, Charlie Wuest, Josephine Zimmer.

#### CINCINNATI—\$65,000

Lewis Baughman, Thomas Harper (clergyman), Fred Miller, Nellie Ryan, Eloda Timmons.

#### CLEVELAND—\$22,150,000

Life insurance payments averaged \$100 per family.

They represent 12 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 15 year period equal the city's annual retail trade volume.

Over 616 Ordinary Claims

Over 2,713 Industrial Claims—\$595,832

#### CLAIMS BY AMOUNTS:

1—	\$500,000 or over
1—	250,000 to \$500,000
2—	100,000 to 250,000
2—	50,000 to 100,000
12—	25,000 to 50,000
40—	10,000 to 25,000

Names in each town are only a partial list of claims paid during 1939.

48—	5,000 to 10,000
109—	3,000 to 5,000
40—	2,000; 361—1,000

Henry Abram, Robert Ahern, Edward Albrecht, Jesse Allen, Horace Andrew, Julius Antal, Henry Bader, Otto Bachlein, James Baena, Wm. Baldwin,

Established 28 Years

### SETH A. BARDWELL & ASSO-CIATES, AGENTS

Lincoln National Life Insurance Company

1010 Union Commerce Bldg.  
Cleveland

George Bayer, Walter Beard, Ansel Beckwith (Pres. Citizens Fed. Svcs. & Loan Assn.), Hedwig Benedek, Lester Benson, Charles Benvissuto, Israel Mialosky, John Bishop, Wm. Baehm, Jr., Chester Bolton (Congressman), Gust Brabenec, Frederick Braggins, Harry Brock, Russell Brooks, Martin Brown, Earnest Bryant, Joseph Bukovec, Edward Burke, Herbert Butler, Wm. Caldwell, Fred Carr, Albert Chamberlain, Geo. Chormann, Wm. Conway, John Coumeadow, Harvey Curry, Owen Curtis, John Czeiner, John Damm, Joseph Danek, Paul David, Phill DeSantis, Capitola DeSilvey, Henry Dingley, Linda Dittman, Clara Dondsky, Julius Doll, A. Gray (landscape architect), Lawrence Doran (Pres. American Electrotape Co.), Arthur Doty, Mary Drury, Leo Dumoulin.

Mildred Eichelberger, Cora Eisenmann, Bertha Englander, Ervin Bless, Clara Evanson, Joseph Feighan, Fred Fensil, Charles Fernsworth, Friedrich Ficht, Alex Fill, Samuel Firth (druggist), Otto Fischer, George Fisher, Martin Foley, Darby Forey, James Fortune, Wallace Freeman, Daniel Fried, Frank Friend, Arthur Garrison, Thomas Garry (atty.), Anthony Geraci, Joe Goldfein, Morris Goldstein, E. Gratzner (builder), Harry Grau, Wm. Green, Dr. Sae Greenberg, Harry Guenther, Wm. Hager, Rarla Hahn, Wayman Hamrick, Arline Harkin, John Harrison, Elizabeth Hayes, Polan Herzog, Rose Hill, Thomas Hopkins, R. Howard, Frank Huber, Arthur Humphrey, Harry Hunter, Susie Huntington, Wm. James, Charles Jelinek, Clairville Jenney, Windsor Jones, Arthur Kalal, Paul Kalapos, Ferdinand Kittner, Charles Kleinsmith, Otto Knaut, James Kneale, Leo Kohn, Joe Koren, Steve Kosztya, Harris Krovovitz, Mary Kuhn, John Kust.

Walter Lammier, George Lawrence, Willard Lawrence, Willard Leckner, Frank Legat, Elias Leventhal, Jene Levele, Alison Loomis, Hascal Lang (retired), C. Lowe, John Lukacs, Mary Lukacs, Denis McCarthy, Dan McGinty, Margaret McHale, Michael McLaughlin, Patrick McNamara, Anna McPhail, Harry Maher (undertaker), Stanley Makarevich, Joseph Malloy, Joseph Maras, Philip Marcus, August Markioli, Max Meisel, Alfred Melocik, John Merk, Julia Meyers, Frank Mierzewski, Otto Miles, Katie Miller, Helen Monreal, Herman Mord (atty.), Mary Mullin, James Murphy, Frank Musial, Clarence Nead, Geo. Nickel, Charles Ninmer, Louis Oberson, Anna

### Lost Savings In Depression—Insurance Keeps Wife and Daughter in Comfortable Home

OHIO—Had it not been for my husband's insurance we would not be living comfortably in our home today.

At the time of his death we still owed about \$2,000 on our home, our daughter was in the midst of a secretarial course, I was in very poor health and we had lost our savings during the depression.

The shock of his death aggravated my physical condition and I have had immense doctor bills to meet ever since and of course I wasn't able to work to pay them.

The insurance enabled us to pay off the mortgage, allowed our daughter to finish her business course, paid the funeral expenses, took care of the doctor bills and left enough for the upkeep on the property.

Now with the daughter's salary, by renting a couple of rooms and carefully managing we are able to get along.

Otherwise, I believe the burden would have been so great that I would have lost my mind.

Insurance is a real blessing and has saved many a home.—Mrs. J. N.

### INSPIRATION TO DEMOCRATIC GOVERNMENT

U. S. Senator Robert Taft of Ohio says:

"Life insurance has been one of the great means of carrying out the process of stimulating production. It presents in the most appealing way the advantage of saving. It brings home to every husband and father the plight of his family in case of death and in old age. It affords a fund which can be more safely and wisely invested than any individual can invest savings. The funds thus saved have assisted in the construction of public utilities of all kinds; they have stimulated the construction of homes; they have encouraged the development of industry.

"Life insurance is an inspiration to democratic government. So long as the people insist on its continuation, so long as they are willing to put aside present satisfactions for the future welfare of their family, we can look forward with confidence to a country which will grow."



## Ohio—Continued

O'Hare, Dominic O'Malley, Albert Oppenheimer, Solomon Ostrom, Andrew Pagos, Steve Polenko, John Pekar, Charles Pfeiffer, John Pieri, James Polcar, Charles Preyer, Perry Quayle, Julius Ratz, George Reta, Henry Rettger, Kath Richter, Richard Richter, Christian Rieger, Mike Riegler, Ike Risk, Geo. Robinson, Louis Rorimer (Pres. Rorimer-Brooks), Edward Rosenberg, Saul Rosenberg (realtor), Morris Rosenfeld, Carl Ruedy, Meri Russ, Walter Ross (retired executive), Helen Schaffrank, Casper Schoeldt, Arthur Schiele, Joseph Schmelhaus (ins.), Charles Schmitt, Rose Schuermann, Daniel Schwartz, Frank Shaw, Harry Shaw, Frank Shay, Sam Shenek, Harold Sherman, Abram Shupe, Erwin Shupe, Joseph Simak, Stuart Smith, Wm. Smith, Wm. G. Smith, Fred Snyder, John Sodja, Leopold Sternheimer, Aaron Straus, Frank Sullivan, Jeremiah Sullivan, Paul Suveges, Clifford Sweet, Louis Szabo, John Szabel, John Szunyogh.

Edward Taylor, Emma Teufel, Bruno Tracinski, Francis Travick, Hubert Turney (atty.), Joseph Valvodo, Frank Volk, Charles Wadsworth, Charles Walker, Anna Walko, Henry Walrose, Ruth Walter, Elizabeth Walters, Fanny Warshavsky, Lee Weisberg, Stephen Wendell, Leon Wiatnowski, Robert Wilkinson, Margaret Willcox, Melvin Williams, Blanche Wimby, John Wingebach, Edward Woods, Stephen Wornoff, Anthony Zach, Geo. Zematles, Christian Zimmerman, Thomas Zukas.

## CLEVELAND HEIGHTS—\$1,185,000

Albert Blum (retired), Phillip Brennan, John Bunn (dentist), Louis Carl, Clarence Carter, Harry Dasch (atty.), Thomas Duffy (realtor), Jesse Fenner (atty.), Elmer Fix (chemical engineer), Merle Fox, A. Gray (architect & writer), James Hanks, Geo. Klippel, Leo Maisner, Jacob Mendelsohn, George Picering, Harold Prather, Charles Preyer (retired), James Proudfoot, Robert Quiesser, Bertram Sharp, Lionel Thornberry, Carl Wetzel, Chester Wood (realtor).

## COLUMBIANA—\$36,000

George Burkle, George Frye, Samuel Tidd.

## COLUMBUS—\$8,660,000

Life insurance payments averaged \$115 per family.

They represent 30 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 13 year

## RALPH W. HOYER, C. L. U.

General Agent

John Hancock Mutual Life Insurance Co.  
9th Floor Buckeye Bldg.  
42 E. Gay St.  
Columbus, Ohio

period equal the city's annual retail trade volume.

Over an 18 year period life insurance payments equal the total bank deposits in the city.

Over 370 Ordinary Claims  
Over 1,213 Industrial Claims—\$242,608  
Frank Aitken, Howard Alexander, Christine Anderson, Harry Ashmead, Charles Baehr, Russell Barnes, Willis Becher, Fred Biechle, Francis Bieri, Francis Bowers, Alfred Brenholts (realtor), John Brooks, John Brundage, Earl Burkert, John Calboun, Frank Christ, Charles Clerke (clergyman), Avery Clinger (banker), Hiram Cohen, John Collins (ins.), Harry Cope, Edward Crayton (realtor), John Crist (executive), Alice Cronin, Lothaire Crouse, Charles Curl, Samuel Deeds, George Dickas, Margaret Dickson, Chester Diller, Herman Distel-

Money There at Time  
You Need It Most

OHIO—As to insurance in action; words cannot express what it has meant to us. We have been able to pay everything, buy a home in the same part of town in which we have lived for the last 16 years, the one we were renting was too large for us now.

Buy what carpets and furniture were needed for the new home and get the cash discount for everything.

The girls are being kept in school, one in college and the other two in high school.

For the next 10 years we will get a check every month, not large, but enough for us to live comfortably on. None of this could have been possible without the life insurance. I have always believed in it, but not as I do now since I have known the safe feeling it gives at a time when you don't know which way to turn.

In my opinion it is the best estate a man can leave his family; as the courts cannot touch it and the money is there at the time you need it most.—Mrs. E. M.

Wife Able to Train Self  
for Better Position

OHIO—My husband passed away a year ago at the age of 35, leaving me with two small daughters, two and seven, to raise and educate. He had been a high school instructor for 10 years with small pay. During that time we had never been able to lay away anything for use in an emergency because of the needed demands of everyday living coupled with much illness.

At his death, I received his life insurance totaling \$7,100 and also a teacher's retirement fund of \$500. This, with the exception of household goods and car, represented his entire estate.

I am able to find part-time employment, but I am preparing to enter business college so that I can command a regular position. I might add that I carry insurance on both my children and myself. These policies I shall pay to maturity with my reserve insurance cash.

With my husband's insurance I was able to pay all his bills, to buy a home in which my parents and my children may live comfortably; to lay away a portion to use for each child's education; to prepare myself for a career and lastly to be financially independent to a certain extent.

If I had been left with no insurance, the answer would have been living charitably with my parents or parents-in-law, pounding the sidewalks for any kind of work and never being able to close my eyes at night with the thought that, even though my beloved husband is gone forever, his memory lives vividly by his foresight to provide adequate insurance for those left behind.—Mrs. V. D.

horst, John Downes, Forrest Downing, Helen Dunning, Joseph Dury (auditor), James Dusenbury, John Eaton, Charles Edwards, Wm. Engel, Vittorio Eramo, Charles Farrow, Wm. Foley, John Gehlhausen, Jesse Gladden, Harry Gowen, Michael Grady, Flora Gramlich, Harry Greenstein, Morris Grossman, Robert Hahn, Saidee Harrington, Anna Harvey, John Heckel, Dr. Edward Helfrich, Grace Heller, Wm. Hoppe, Bertha Hurr, Wm. Inglis, Jr., Elmer Jenkins, Walter Kahler (auditor), Harold Kime (atty.), Grover Kellinline, Naomi Kinsely, Ira Lanich, Curtis Lattimer, James Lawrence, Sarah LeFerer, George Lindenberg, Jr., Laura Lintner, Florence LoBalbo, Wm. Lynch.

Albert McGarvey, Frank Manns, Charles Marshall (atty.), Lucian Mathews, B. Maxwell, Aaron Mellman, Ed Metzger (Secy. Keever Co.), Francis Miller (executive), James Mills (Operator Mills Restaurants), Joseph Minill, Norbert Moushey, John Nau, Forrest Nelson (executive), Verner Nelson (Pres. Central Ohio Supply), Robert Newdick, Daniel Noland, Charles Orison, Edward Peak, Francis Pearson, Leavitt Pease, Lawrence Parsons, Henry Peters, Jonathan Peters, Willard Peyton, Louis Polster, Frank Powell (lumber dealer), Jones Price, Wm. Proctor, Sherman Randall (atty.), Dr. Murray Reeder, Gabriel Reitter (contractor), J. Rietz (V. P. Midland Mutual Life Ins. Co.), Frank Rhoads, Joseph Rogers (ins.), Alexander Rosen, Herma Salmon, Edward Schlegel, Bessie Schneider, Edgar Sedgwick (mfr. window screens), Wm. Shaw (retired), Charles Shields, Frederick Shoenberger, Herbert Simpson, Samuel Smelts, Martin Spaulding, Orville Spencer (retired lumber dealer), Valentine Spohn, George Stegmiller, Earl Urban, Russell Van Atta, Steve Vaseley, Peter Volk, Theodore Von Gerichten, David Walters, Grayum Watts, Reuben Webb, Squire Wells, Harry Wifel, Wm. Williams, Franklin Wirtz, Arthur Young, Arthur Zang, Everett Zech, Nathan Zlatkind (tailor), Rollin Zurmehly (atty.).

## COLUMBUS GROVE—\$35,000

Lawrence Hornel, Manford McKecher, James Turner.

## CONNEAUT—\$88,000

Dr. Carl Dewey, Charles Hammond (banker), Alexander Orrenmaa.

## CUYAHOGA FALLS—\$173,000

Cyrus Gardner, Alfred McKeever, Ben Paisley, Curtis Steeves, Park Welton.

## DAYTON—\$6,315,000

Life insurance payments averaged \$120 per family.

Life insurance payments over a 12 year period equal the city's annual retail trade volume.

Over an 8½ year period life insurance payments equal the total bank deposits in the city.

Over 149 Ordinary Claims  
Over 649 Industrial Claims—\$119,283  
William Baldwin, Christian Boehringer, Robt. Brumbaugh (atty.), Charles Carey, Wm. Claypool, Samuel Daugherty, Burt Flaherty (mgr. furnace co.), Glenn Freeman, Henry Frohofer, Mary Gibbons, Daniel Gilbert, Dr. George Gillien, Henry Hackman, Edward Hall, Julia Hiddgkuli,

Frank Hodge, Wm. Jenkins, Lelah Kas-trau, Elmer Kern, Nicholas Kuntz, Henry Lefeld, Frank Leibold, Roscoe McCabe, David Melampy, Robert Mercer (advertising mgr.), Wm. Meyer, Wm. F. Meyers, Wm. P. Meyer, Clara Moore, Jess Nesmith, Marvin Owen, Frank Pacey, John Park, Samuel Redetske, Ray Reed, Wm. Savage (aeronautical engineer), Ernest Schneer, Leonidas Shank, John Sherman, John Q. Sherman (Pres. Stand. Register Co.), Charles Shaffer (ins.), Roger Siler, Wm. Snyder (retired), Wm. Sortman, Paul Surrall, Clifford Winder, Crist Winkler, Ernest Wynant.

## DEFIANCE—\$82,000

Charles Brown (minister), Eureka Karr, Wm. Rapp, Frank Schneider (contractor).

## DELAWARE—\$114,000

Charles S. Baron, Walter Bodurtha, Edward Gephart, Bertha Hoverland, Garland Matthews, Edward Mendenhall, Murry Moist, Lemuel Richards, Edwin Sheets, Mansel Watson.

## DELTA—\$20,000

James Disbroav, Chas. Fashbaugh, G. Flickinger, Elsie Garner, Julia Gorsuch, Herma Walters.

## EAST CLEVELAND—\$296,000

Albert Blum (merchant), Lewis Christopher, Charles Stute, Thomas Lewis, Oscar Swank, Charles Weiser.

## EAST LIVERPOOL—\$273,000

Over 188 Industrial Claims—\$41,706  
Jacob Banor, Harry Brennan, Hugh Fraser, Kate Grant, Wilbert Hobbs, Edward McCarron, James Magill, Filomena Rhodes, Thomas Sant, Harold Vorndam, Henry Vordran.

## ELYRIA—\$337,000

James Bellamy, Frank Conrad, Walter Davis, Clyde Engelbach, Wm. Farewell, Dr. Russell McClure, Max Pimber, Albert Plas (Treas. Plas Construction Co.), Robert Randall.

## EUCLED—\$146,000

Anna Bucknot, Dr. Peter Kerlin, George Rigg, Edmund TePas (atty.), Wm. Watson, Burdette Wilhelm.

## FAIRPORT HARBOR—\$69,000

Moses Hokkanen, Martin Lefelholz, Oscar Toivonen, Anthony VanRooy.

## FINDLAY—\$232,000

Harry Behm, Harry Hall (coal dealer), Florence Hughes, Lour Scothorn, Emma Simms.

## FOSTORIA—\$244,000

Over 184 Industrial Claims—\$35,689  
James Johnson, Iva Marcus, Lee Price, Clarence Ruffing, Frank Springstead, George Switzer.

## FREMONT—\$131,000

Wm. Beck, LeRoy Coleman, Harriet Henne, Dalton Huntzinger, Henry Plagman, Ferdinand Saner, Ira Wade (drug-gist).

## GALION—\$71,000

Wm. Collins, Theodore Gelsanlitter, George Lisse, Edith McAnall, Burt Place, Edward Reed, Wm. Staub.

## GALLIPOLIS—\$42,000

James Hughes, Rufus Thevenin, Charles Wigner.

## GARFIELD HEIGHTS—\$64,000

Henry Abram, Wm. Raby, Ruth Votroubek.

## GEORGETOWN—\$18,000

Rufus Fite (atty.), John Quinlan, Villie Tweed.

## GIRARD—\$121,000

Ida Gordon, Maud Greenwood, Elizabeth Jones, John Reedy.

## GREENFIELD—\$76,000

Maud Beatty, Pearl Fouch, Nassaf Jamra (grocer), Ralph Price (musician).

## GREENVILLE—\$96,000

Wm. Brumbaugh (atty.), David Gaskill (atty.), Frank Jones, George Jones, Wm. Keever, Walter Meeker (atty.), Wm. Sellman, Joel Williams, Benton Wilt, Lucinda Wright, Charley Zimmerman.

## HAMILTON—\$877,000

Over 223 Industrial Claims—\$35,817  
Verne Allen (contractor), Denny Cook, John Corliss, Arthur Ferguson, John George, Robert Humback, Mary Kettman, Joseph Lane, Wm. McCoy, Lee Parrish (Pres. Home Federal Savings & Loan Assn.), Katie Schmidt, Daniel Schroeder, Margaret Schwalm, Edward Ziebold.

## HILLSBORO—\$41,000

Harry Copeland, Starley Easter, Richard Hilliard.

## JACKSON—\$52,000

Allie Butler, John Griffiths (dentist), Harry Marshman, Austin Masters, Theodore White.

## KENT—\$88,000

Wm. Reed, Leland Stanford, Frederick Trory.

Life Insurance Proves Only  
Sound Investment

OHIO—After attending college two years I married and immediately went to housekeeping without having to make my own living, or learning anything about handling money. My husband was several years older than I and he always took care of all money matters. He had a very good position and we were able to have many luxuries of life. These I took for granted, not thinking much of the future.

Within a few years two children were born, a girl and boy, now 10 and five. Our expenses increased greatly after the arrival of the children and about this time the depression hit. We watched our money more closely and began to see where it was spent. By the time we kept all bills paid we did not have a lot left, and I resented having to spend the money for insurance. At that time my idea of money saved was money in the bank in a checking account. Like other people, I often made the remark "We are insurance poor," but now I realize how empty those words were, because where else could you put your money in a savings account and still have the protection that insurance carries? And after all that is what insurance is—a savings and a protection.

Had we not put our money in insurance when we did, my children and I would be on charity now, or we would have had to move in with my parents, because the money we had made and saved in the bank was all invested in one place and all lost. The realization of his great mistake and the lost confidence of a friend broke his health and he died of a heart attack. Before his death it was necessary that we borrow money on his insurance so that we could keep going. The only thing that kept him living those months was the secured feeling that he had, when he realized the insurance money was available and he would be able to keep his business.

When I notified the insurance companies of his death, they were very prompt in sending their agents to see me, and it was indeed a great comfort to have someone who was interested to give advice. They were very courteous and kind to me and were quite helpful. One policy was paid in a full settlement and that money I put into the business. Because of this money was able to keep the business; otherwise it would have folded up. The other policy pays a certain sum each month, and the satisfaction of knowing that on a certain day of the month you will receive your check gives you a feeling of security you would not have otherwise. This monthly check I use to pay current expenses. This enables me to stay in my own home. Although I am in my office every day I can still be with my children at night. Had we not put our money in insurance it would have been necessary for me to have gone back to college to get my degree, and maybe have to move to some other section of the state to get a place to teach music. However, fortunately for me my husband insisted upon keeping his policies in force and now I am able to have my children with me and still be among my friends.—Mrs. M. F.

## KENTON—\$220,000

Loren Linke, H. Long, Wm. Ochs, Alice Robinson.

## LAKEWOOD—\$1,140,000

Andrew Bachens, Bert Briggs, Henry Dingeldey, Albert Faux, Jacob Gerhard, Jos. Graves, George Green, Joe Hurst, Charles Jones, Frank Kreuzberg, Severin Latiak, John McBain, Frank McGinness, George McKittrick, Clayton Martin, Paul Misencik (undertaker), David Murray, Bertrand Olrich, George Owens, Ethel Rees, Edward Root (Pres. Root Mfg. Co.), Russell Seifert (optometrist), Hugh Stevens, George Swanker, George Williams, Wm. Wright.

## LANCASTER—\$298,000

Over 151 Industrial Claims—\$23,175  
George Brents, Rev. Joseph Carney, Ella Giesy, Harry Heft, John Mugg, Harry Norton, Edward Oliver, Lester Patrick, Dr. Henry Plum.

## LIMA—\$816,000

Over 316 Industrial Claims—\$48,026  
Frank Anderson, Frank Bonanno, Mary Burke, Olive Cummings, Clifford Daell, Hugh Donaher, Minnie Dupuis, George Fillipis, Hugh Francis, Albert

Names in each town are only a partial list of claims paid during 1939.



## Ohio—Continued

Furrell, Edward Hansaker (druggist), Robert Heffner, George Herrett, Martin Loetz, Mary Miller, Wm. O'Neil, Wm. Schafer, Thomas Sibert, Margt Simon, Glen Sloan, Fred Snow, John Summers, Fred Tinker, Samuel Weinfeld.

**LONDON—\$48,000**  
Walton Bussard, Jerry Holland, Irene Pialt, Minnette Walker.

**LORAIN—\$246,000**  
Over 44 Industrial Claims—\$8,660  
Joseph Bobek, Dr. Emery, Edward Kolbe, Mary Kunn, Annie Poth, Edward Traxler, Irving Youngblood.

**LOUDONVILLE—\$36,000**  
Helen Getz, John Simokat, Jacob Stitzel.

**MANSFIELD—\$365,000**  
Over 242 Industrial Claims—\$47,500  
Frank Appleman, Victor Beanchi, Clifford Bowen, Rupert Cox, Harry Farber, Willis Harbeson, Jas. Ingram, Clara Johnson, Glenn Ness, John O'Leary, Miller Owens, Emert Pattison, Joseph Petree, John Plumb, Jacob Reinhardt, Mary Schaller, Michel Sferro, Benjamin Sites, Karl Troll (retired banker), Wade Uhlich, Stanley Viers, Frank Whisler.

**MARION—\$426,000**  
Over 216 Industrial Claims—\$34,873  
Charles Baber, Fred Barth, George Hoch, John Lahey, Mary Navin, Orin Parsel, Lauren Siffritt, John Smith, Ellis Snider, Wm. Strayer (retired), John Thibaut, James Whaley, Edmon Whitcum, Wallace Wolfinger, Fillmore Young.

**MARTINS FERRY—\$63,000**  
Edward Campbell, Mary Lindner, T. Rees, John Soltysiak.

**MARYSVILLE—\$59,000**  
John Barker, Jr., Jesse Kagay, Edward Southard, Henry Stewart.

**MASSILLON—\$331,000**  
C. Baker, Ambrose Boerner, Wm. Fudge, Maude Harper, Wm. Johns, Louis Kohl, Albert Linde, Wm. Lipps, Samuel Mollet, H. Neuman, Burdette Spangler, John Spuhler, H. Steiner, Wm. Stuhldreher, Edward Taggart, Thomas Thayer, Donna Wayland, Mary Weber, Daniel Wright.

**MIDDLEPORT—\$24,000**  
Robert Beeson, August Knab, Willis Russell.

**MIDDLETOWN—\$915,000**  
Over 322 Industrial Claims—\$65,193  
Oren Campbell, J. Fay, Ben Horwitz, Lillian Irwin, Henry Naegle, Zeiber Ranck (Pres. Crystal Tissue Co.), Wm. Yocum.

**MINSTER—\$30,000**  
Henry Mehmert, Frank Morsey, Adam Schunck (banker).

**MONTPELIER—\$47,000**  
Clyde Beamont, James Hill (att'y. & banker), Grant Kintigh.

**MOUNT VERNON—\$115,000**  
Charles Gray (dentist), Fred Hadley, Carl Lorey (druggist).

**NAPOLEON—\$36,000**  
Fred Gebers, Daniel Reimund, Ralph Vollmar, Darrell Walsner.

**NEWARK—\$266,000**  
Over 43 Industrial Claims—\$8,911  
Donald Bell, Jennie Bletzer, Hazel Buchanan, Harry Green, Forest Hodge, Owen Parrill, Albert Riley, Libert Saylor, Henry Tesch, Wm. Weaver, Russell Wyeth (potato chip mfr.).

**NEWCOMERTOWN—\$40,000**  
Cora Johnson, Lewis Little, Charles Riggie.

**NORTH BALTIMORE—\$21,000**  
Wm. McMillie (retired att'y.), Joseph Sterling, Dallas Whitehead.

**NORWOOD—\$628,000**  
Over 515 Industrial Claims—\$81,233  
Willard Armstrong, Frank Bail, Louis Bardes, Teresa Cansolina, Itus Cox, Carl DeFosse, Floyd Pugett, George Gorry (priest), Graden Dailey, Fred Gruber, John Harbers, Charles Hauck, Richard Hilliard, Charles Lacker, George Long, Alice Mitter, Edward Nieporte (merchant), Charles Ralker, Janie Richmond, Howard Sexton, Stanley Sparks, Lafayette Strawn, Eugene Tetedoux, Charles Whitaker, Robert Wille.

**OREVILLE—\$68,000**  
Christian Conrad, Christian Fisher, Frank Fries, Wm. Heller, Joseph Lovelless, Arthur Reynolds (supt. of schools), Frank Strauss.

**OTTAWA—\$24,000**  
Stella Kersting (auditor), Charles Uphous, Henry Wischmeyer.

**PAINESVILLE—\$973,000**  
C. Benadum, Harry Hawgood (realtor), John Miller, Isaac Ringman.

**PERRYSBURG—\$175,000**  
Joseph Burkhardt, Arthur Rosebrock, Bernard Sattler, Willoughby Shank (clergyman).

**PIQUA—\$216,000**  
Over 166 Industrial Claims—\$26,352  
Leo Frigge, Arthur Griffes (retired), Ralph Lambert, Blanche Marple, George Printz, Clarence Smith.

## Balanced Insurance Program Provides Many Advantages

OHIO—When my late husband told me he was going to buy a family provider policy, although I did not say anything to him, I believed we would be practically "wasting" our money, because, of course, I never thought we would be needing it. Just about five years after he told me about this policy, explaining its good features, he was literally "snatched" from my arms just when we needed him most. The children were growing up and getting ready for college.

There were, on my husband's life, several policies each of which stipulated lump sum settlement. These took care of funeral expenses, "cleaned up" the standing bills and left sufficient money to allow us to gradually reduce our living scale.

### ABLE TO KEEP HOME

Even though our home was paid for, if it were not for the income I receive monthly from this family provider policy, I would certainly have to sell our home and move to a lower class residential section. As it is, I can continue to live in our home and keep our three children together.

Our eldest daughter entered the university last fall. Were it not for her father still providing for her, she would have to discontinue her musical training in which she is very interested and talented, and would probably be compelled to go out and earn part of her living.

Our other daughter is attending high school and not because she has to, but because she wishes to do so, she is taking a business course. If it were not for the thoughtful provision of her daddy, she would probably be compelled to quit school when she is 16 and pursue her business interests.

Our son is only 11, and he can enjoy

the movies, ball games, and other pastimes with his little boy friends, instead of having to sell newspapers, work in grocery or drug stores, or perhaps do even harder work.

It has been about 20 years since I have been in the business world; therefore it would be very difficult for me to secure a position; too, I would never be paid sufficiently to keep my family together. I would have to leave the children alone each day, let them get their own lunches, and always prepare the dinner for me. They need a mother's care, which I am now able to give them.

My husband left an "emergency" policy, the proceeds of which are left with the insurance company. This is sufficient to take care of immediate unlooked for expenses, such as operations, severe illnesses, etc.

The family provider will give me an unreduced monthly income as long as I live. However, my husband owned other monthly income producing policies which will decrease as five, 10, 15 and 20 years will elapse. At the end of 20 years my income will be reduced to a minimum of \$50 a month. This will probably allow me to continue to live in my home, providing all the children are by that time self-supporting.

I am contemplating using the balance of the lump sum settlements which is now in the bank to purchase a single premium deferred annuity, with income beginning at the time when the income on the present policies is at its lowest ebb. This will keep me from ever being a "burden" on my children. While it is only through the foresight of my husband that I am able to continue to provide for our children, I do not want to cause them ever to provide for me.—Mrs. E. M.

Wells Thomas, Clair Van Natta, Soloma Wagoer, Fred Walters, Charles Weedman, Frank Weidinger, Agnes White, Hobart Williams, Florence Wolfe, Charles Young, Fred Zinn.

**TROY—\$284,000**

Walter Bowyer (banker), Clarence Bushong, Forrest Covault, George Dalton (auditor), Virgil McKinley, George Rehmert.

**UPPER SANDUSKY—\$45,000**

Earl Fetter, Adolph Hagenmaier, Jonas Hulse, Paul Mohre, Frank Secoy.

**VAN WERT—\$92,000**

Clarence Edsall, Willis Garn, Myrtle Jackson, Carl Kreischer (florist), John Miller, Harry Smith, Howard Wright.

**WAPAKONETA—\$74,000**

Henry Frische, Victoria Hartard, Paul Hepp, Oscar Merk, Madison Moore (ins.), Edward Trau, Gerald Whetstone.

**WARREN—\$333,000**

John Cannon, George Edmunds, Helen Ewing, Agnes Gillen, Wm. Hurlbert, Ruth Johnson, James Morgan (Secy. & Treas. Bramard Steel Corp.), Dr. Harlan Page, John Peterson, Thomas Sammon, Mont Scott, Elbridge Stackpole.

**WASHINGTON C. H.—\$82,000**

Edith Curl, Frank Miller, Edward Williams (contractor).

**WAUSEON—\$23,000**

Clyde Canfield (att'y.), Carl Frazier, Wilma Grime.

**WAVERLY—\$36,000**

Harold Corn, Geo. Petrie (retired), Charles Watkins.

**WELLINGTON—\$25,000**

Mabel Howk, Marguerite Masten, Frederick Parker, Esther Whiteside.

**WESTERVILLE—\$96,000**

David Alexander, Harry Sammons, Robert Waid, Lewis Warson.

**WILLOUGHBY—\$45,000**

Over 20 Industrial Claims—\$3,100  
Orange Chapman, Howard Damon, Wm. Sherman.

**WOOSTER—\$189,000**

Wm. Clark, Frederick Fishburn, Fleming Fisher, Clyde Fusselman, Albert Hamilton, Harry Hodgen, Birdell Hoffman, Paul McClure, Harvey Myers, Ned Reed, Edward Reich, Ross Rickett, Wellington Webb.

**XENIA—\$92,000**

Homor Lockhart, Wm. Miller (att'y.), Margaret Winget.

## YOUNGSTOWN—\$2,266,000

Life insurance payments averaged \$58 per family.

They represent 7 percent of the wages paid by manufacturers operating in the city.

Over a 12½ year period life insurance payments equal the total savings bank deposits in the city.

Over 115 Ordinary Claims

Over 485 Industrial Claims—\$115,655  
Robert Alm, David Anderson (att'y.), Maria Antline, Joseph Baker, Alfred Bell (Vice-Pres. Bell & Evans Co.), Mathias Bell, Joseph Beynon, David Bjorson, Doris Beringer, Alice Burch, Malvina Calvin, Walter Canfield (architect), Edward Cavanaugh, Richard Crago, Wm. Dittoe, Fred Dustman, Ray Eldridge, Charles Elliott (exec.), Rev. Phil. Fless, Ed. George, Catherine Giovannelli, LaRue Gross, Frank Heinrich, Joseph Humphrey, Hugh Jackson, Mabel Johnson, John Jones, Owen

(CONTINUED ON NEXT PAGE)

McGee, Jay Paisley, Cella Radosevich, Raymond Ritson, Steve Salak, Myrtha Shriver, Horace Wolf.

**SUNBURY—\$15,000**  
Chas. Barlon, Ruby McFarland, Henry Miller.

**Tiffin—\$244,000**  
Urban Boehler, Francis Bishop, Burton Crobaugh, Ben Green, Jr., Amandus Krouse, Rushton Niles (att'y.), Alfred Saum, Herman Schuck, Carl Sheeley, Wm. Smith, Charles Souder, Kenneth Wax.

## TOLEDO—\$7,830,000

Life insurance payments averaged \$106 per family.

They represent 14 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 13½ year period equal the city's annual retail trade volume.

Over a 16½ year period life insurance payments equal the total bank deposits in the city.

Over 265 Ordinary Claims

Over 848 Industrial Claims—\$180,575  
James Allan, Revyle Allum, George Bales, Alfred Barr, Frank Baumgardner, Virginia Bay, Nelson Berkey, Wm. Bettinger, Frank Betz, Edgar Bloomfield, Charles Boardman, Manny Brassloff, Homer Brown, Edward Bunge, Charles Cady, Albert Calburn, Louis Campbell, Geo. Carver, Charles Cornfeldt (architect), John Cuthertson, Clifford Darrow, Albert Duden, Hyman Dulberg, Charles Ellis, Martha Elzy, Jack Faber, Chas. Fader, Mike Farkas, DeWitt Fisher (att'y.), Harry Foard, Annie Forrester, Henry French, J. Ganshow, Jr., Dorr Gasser, Joseph Gessner, Lee Haines (retired), Joseph Halleron, Lucy Helzelman, George Hibbert, Julius Hoffman, Carl Javer, Robert Kemper, Edwin Kiplinger, Charles Knox, Annabel Kramer, Wm. Lamb (banker), Frederick Lauman, Frank Lippincott (ins.), Feoney Loss, Ralph Lowe, Earl McCavitt, Warren McLeod, John Magrum, John Meissner, Louis Millstein (exec.), Harry Mozen, Edward Mueller, John Murphy, Charles Netz, George Netz.

Donald O'Reilly, Edwin Overmier (shoe mfr.), Dwight Parker (pres. hotel co.), Harold Polsdorfer, Thaddeus Powell (att'y.), James Quilter (Prop. Green Oak Inn), Wm. Raymond, Frank Recchia, John Renner, Emma Richards, Ike Risk, Charles Sabieralski, Frank Salisbury (grocer), Clarence Schaub, Edward Scovill, Rollin Scribner, Clarence Shabnow, Jonathan Shaw (furniture dealer), Charles Shields (retired exec.), Marshall Skadden, Helen Smith, Clarence Spicer, Frank Stalfer, Baker Stitsworth, Manfred Stophlet (architect), Ernest Taillford, John Tegtmeyer, George Thomas (hotel mgr.),



Every child enjoys helping Mother. Monthly life insurance checks enables mothers to stay at home where they belong.

Names in each town are only a partial list of claims paid during 1939.



## Ohio—Continued

Jones, Peter Kocsis, Helen Kopash, Courtland Lloyd, Bernard McAllen, John McGuire, Joseph Mayer, Grace Miller, Anthony Mott, Dimitry Naumoff, Weronika Pavlos, Bessie Plunkett, Ross Rearch, John Regan, Albert Resch, Charles Resch, Michael Rich, Albert Richards, Adolf Ringelhaupt, Harry Rosenblum, Frank Santullo, Barbara Scheetz, Alex Sikora, Edward Stambaugh, Dr. Paul Strand, Howard Van Horn, Anna Voika, Joseph Wald, Mary Witman, Virgil Wittel, Walter Ziegler.

## ZANESVILLE—\$763,000

Over 602 Industrial Claims—\$98,424  
John Bauer, Jr. (jeweler), Isaac Beall, Wilma Blackstone, John Brown (grocer), Charles Burt, Martin Cohagen, Luella Garrett, William Henneberg, Joseph Kanode, Mike Lenard, Edgar Leslie, Leslie McGee, Lawrence McNeal, Austin Ramey, John Riley, Edward Strauss, Wilbur Toothman, Milton Turner, Charles Weber, James Young.

## OTHER OHIO TOWNS—\$11,250,000

## (Partial List)

●Ada: Clifford Mowery.—Alexandria: Archie Hammond.—Amelia: Bennett Behmyer.—Amherst: Clarence Specker.—Amsterdam: Kate Coury.—Andover: Budd Creesy.—Ansonia: Charles Wolf.—Antwerp: David Musselman.—Archbold: Daniel Nofziger.—Arlington: Cleo Hite.—Attica: George Kriner, Joseph Link.—Austinsburg: Clarke Kershner, Clark Kreshner.—Bainbridge: Orelous Kearns.—Barnesville: Earl Smith.—Basil: David Cook.—Bay Bridge: Albert Meyers.—Bay Village: John Fetterman.—Beamsville: John Plessinger.—Bedford: Thomas Bingham, James McCann.—Belfast: Lon Swonger.—Belle Center: Alfred Hubbard.—Berea: Emery Phinney.—Blacklick: Wm. Goodrich.—Bladensburg: Vince Harris.—Blanchester: Virgil Ferneau.—Blissfield: Jacob Fabian.—Bloomdale: Fred Flaughter, Lemuel Good.—Bloomville: John Serck.—Bowerston: Dwight Leyda.—Bradford: Wm. Fair.—Bradner: Matthew Moinson.—Brinkhaven: Robert Robinson.—Brookside: Russell Clark, James Shaw.—Bryan: Charles Moog.—Buckeye Lake: Harry Lapham.—Buffalo: Forest Wycoff.—Byesville: Othar Johnson, Fred McHenry.

●Canal Fulton: Wm. Bisker, Harry Deeds.—Canfield: Alex Hultgren.—Charon: Herman Kramer.—Chauncy: Mattie Goodson.—Cheviot: Frank Potzick, David Wesselmann (atty.).—Clarksburg: Adolphus Skinner.—Clinton: Russell Kleckner.—Coldwater: Henrietta Lening.—Coleton: Norman Smith.—Collins: Wm. Conry.—Colorado: Jack Mundlein.—Continental: Ross Shroy.—Convey: Violet Rummel.—Copley: Steve Ignatz.—Coshoc: Russell Gillogly, Burt Figan.—Covington: Theodore Shellabarger.—Crestline: John Krichbaum.—Creston: Frank Jordan.—Cromers: George Shaull.—Cumberland: Icel Watson.—Cutler: Lowell Boord, Orpha Law.—Delphos: Joseph Fortener, Earl Steinbrenner.—East Conneaut: Joe Dickey.—East Orwell: Wilford Smith.—East Palestine: George Libert.—Edgerton: Glen Burkhardt, Joseph Sacher.—Edon: Charles Newman.—Etna: Frank Strayer.—Evansport: Russell Smith.—Fairport: Joseph Kovach.—Fayette: Dr. Charles Patterson.—Flushing: Alfred Bethel.—Forest: Joseph Opp, D. Packer.—Ft. Jennings: Arnold Raabe.—Ft. Loramie: Albert Freytag.—Fort Recovery: Eva Schneider.—Foster: Clifford Erd.—Frankfort: A. Norman.—Frazesburg: Lewis Scanlan.—Fredericksburg: Berton Scott.—Fredericktown: S. Postle.—Freeport: David Arnold.—Fresno: Henry Hahn.—Gates Mills: Charles Mahan (exec.).—Geneva: Nicholas Emmel.—Genoa: Erick Gregg.—Glenmont: Lee Charlton.—John Gailwitz.—Gore: George Boring, Dr. Orland Donaldson.—Grafton: Charles Logan, Jay Mennell.—Grover Hill: Irl Dindot.—Gypsum: Bernard Havenier.

●Hamden: Lester Calvin (ins.).—Hamler: Wm. Barthe.—Harrison: Mary Jaisle, Louis Raisch, Jr.—Harrod: Alonzo Rex.—Hartsville: John Knowles.—Andrew Miller.—Hebron: Floy Baugher, Harold Martin.—Hepburn: Noah Terry.—Hicksville: Charles Lower.—Hilliards: Willis Latham.—Hiram: Ward Whitcomb.—Holtgate: John Herr.—Homerville: Clarence Wackerman.—Hoytville: George Van Dorn.—Hubbard: Mike Marvonickolas, Ida Murray.—Hudson: Stefan Mehrl, Harry Sneden.—Huntsburg: Barbara Kves, Grace Rowley.—Jacobsville: Hudson Caldwell.—Jefferson: Wm. Chapen.—Jeffersonville: Donald Johnson.—Johnstown: George Mattingly, Clyde Ross.—Kellys Island: Lena Mueller.—Kentland: Iva Parsons.—Killbuck: Thomas Sutherland.—Kimbolton: Lewis Little.—Klamath Falls: Lyman Royce.—Lafayette: Clayton Downing.—Larue: Wm. Kniffn (mgr. telephone co.).—Lebanon: Chester Hamilton, Albert Turner.—Lisbon: Harry George, Albert Hamilton.—Litchfield: Willis Leach.—Lockbourne: Charles Begrow, Chauncey Evans.—Lodi: John Warner (village mayor).—Logan: Daniel Goss, Charles Lewis.—Louisville: John Dalaky.—Homer Hankey.—Lowellville: John Hoffman, George Lapin, Gailford Smith.

●McArthur: John Howell.—McConnellsville: Mabel Tilden.—Malta: Raymond Chappellear.—Malvern: Edward Casper.—



Mortgage life insurance will make certain that this home will always be theirs.

Manchester: Augustus Holderness (atty.).—Mariemont: Charles Tiberghin.—Marietta: John Congleton.—Martinsville: Martin Thompson.—Maumee: Jacob Hoy, Wm. Savage.—Medina: Andrew Haight.—Medway: Frederick Buschmeyer.—Mendon: Wm. Hook.—Miamisburg: Alberta Culp, Louis Schellhaas.—Middlepoint: Perry Sheley.—Millersburg: Arley Roberts.—Minerva: Andrew Stackhouse (florist), Fred Yoder (banker).—Monroeville: John Huther.—Mt. Gilead: Ray Pittman, Guy Truex.—Mt. Orab: Marvel Lukemire, Edward Thompson.—Mt. Victory: Leonard Cox (atty.).—Navarre: Russell Baker, John Zinsmaster.—Nevada: Elmer Campbell.—New Carlisle: Paul Bretz.—New Concord: Warren Baughman.—New Lebanon: Louis Peffers.—New Straitsville: Eli Mohler.—New Washington: Berleman Ackerman.—Niles: Otis Grove.—North Olmsted: Wm. Glascock.—North Ridgeville: Henry Lescher.—Norwalk: John Bell, Fred Jarrett.

●Oak Harbor: Charles Brindley, Wm. Michael.—Oak Hill: Richard Davis, John Lewis.—Oberlin: Dean McRoberts.—Ohio City: Myrtle Hoffman, Elda Troutner.—Ostrander: Cecil Mitchell.—Ottoville: Henry Tithof.—Overpeck: John May.—Palestine: Daniel Harsh.—Paris: Walter Cartwright.—Parma: Joseph Drensky, Reuben Loeblein.—Pataskala: Merrill Mead.—Peemberville: Charles Downing.—Pennsville: Robert McKitrick.—Plain City: Marion Fdy.—Pleasant Hill: Louie Klopfer, Stanley Patterson.—Poland: Emery Arner, Joseph Raysor.—Port Clinton: Hubert Gunther, Mike Hrubco.—Proctorville: Morgan Suiter.—Quincy: Louis Jorgensen.—Ravenna: Harry Eldridge, Volney Misner.—Ray: Ernie Waldren.—Rayland: Edward Gerke.—Reading: Laurence McDonald.—Rising Sun: Madison Adams (undertaker).—Rockford: Wilbur Dye.—Rome: James Drown, Charles Supple.—Rossburg: Dr. Justin DeFord.—Rushsylvania: Guy Coate, Pearl Hanawalt.—Sabina: Russell Tolbert.—St. Johns: Emery Coates.—St. Marys: Charles Koch.—Salem: Chauncey McCandless, Roscoe McConnor.—Shandon: Dr. Burkert Clark, Jacob Doelker.—Shelby: Bradley Lewis, Wm. Slaybaugh.—Shiloh: Donald Pettit.—Sidney: Adda Hathaway, Robert Werst.—Sommerville: Jacob Hoel.—South Point: Fred Schubart.—Spencerville: Harley Bendure, Charles Fisher.—Spratt: Harlie Warne.—Stone Creek: Edward Brown, Howard Ridenour.—Stonsville: James Creager.—Stow: Edwin Kulbourne, Alton Pardee.—Strasburg: John Spidell.—Struthers: Karl Kurtz.—Sylvania: Jessie Cherry.

●Talmadge: Benjamin Harris.—Tippecanoe City: Albert Timer, Robert Walker (supt. power plant).—Trenton: Beverly McClain.—Turkey Foot Lake: Lewis Huguelet.—Uhrichsville: John Calhoun, Charles Schreiner.—Urbana: Joe Shambaugh, John Wilkins.—Venedocia: David Jones.—Vermillion: Herbert Hardy, Kent Lindsley.—Versailles: Leo Grillot.—Vinton: James McCarley, Lola Shenefield.—Wadsworth: George Dohner, Joseph Smith.—Warrensville: Louis Kerner.—Wayne: Garland Sweet.—Wellston: Owen Clerk, Samuel Incher.—West Alexandria: Frederick Bracht.—West Elkton: Arthur Ferguson.—West Farmington: Normal Altman, Jesse Henry.—West Milton: Dr. John Hill.—Weston: George Pennock.—West Salem: John Sigrist.—Wheelersburg: Wm. Bartee, Charles Rideour.—Whitehouse: Dr. J. Frye.—Willard: Maude Chisholm, Alton Griffin.—Wilmington: John Jenkins, Frank Smith (dentist).—Woodstock: Frank Bates, Charles Broshe.—Worthington: Wayne Van Liew.—Yellow Springs: Theodore Laist (architect), Charles Noshier.

## INDIANA

Total Payments	\$56,200,000
Rank in Payments	13th
Rank in Population	12th
Payments Per Capita	\$16.18

Ordinary life insurance in force \$1,732,644,000 on 944,735 policies or \$499 per capita. Average size of policy in force \$1,834, average new policy sold in 1939 \$1,686.

The \$56,200,000 in life insurance money paid to residents of Indiana in 1939 was slightly less than the \$66,263,231 in W. P. A. payments in the state for the fiscal year, was almost five times the \$11,777,835 in P. W. A. grants, four and one-half times the federal agricultural adjustment program payments of \$12,551,546, and five

and one-half times the \$10,072,751 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost twice the \$32,071,130 federal income taxes collected in Indiana, about one-seventh of the \$402,116,999 in wages paid by manufacturers in the state, over one-sixth of the \$309,132,000 total savings bank deposits and over one-fifth of the \$259,933,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ANDERSON—\$636,000

Over 345 Industrial Claims—\$57,155  
Royal Bechtold, Charles Bennett, Frank Cassell, Michael Clifford, Phillip Decker, John Eder, Carrie Forwood, Fred Hiatt, Dr. Everett Knight, Thomas Meredith (retired), George Meyer, William Redd, George Ritchie, Mary Simpson, John Summa, William Wyant.

## AUBURN—\$49,000

Warren McQuown, Frank Olinger, Louise Schowe.

## BEDFORD—\$265,000

Over 13 Industrial Claims—\$2,929  
Jeffie Covey, John Ketcham, Mary Sherwood, Frank Tech, Dr. John Woolery.

## BLOOMINGTON—\$314,000

Hilda Brooks, Frank Duncan, James Hall, William Jones.

## BLUFFTON—\$78,000

Emery Call, Simeon Houtz (ins.), Dr. Louis Severin, David Swaim (publisher).

## BOONVILLE—\$56,000

Henry Batteiger, Louis Bohn, Neda McKinney, William Metzger.

## BRAZIL—\$47,000

Ideoma Armstrong, Henry Buchholz, Eva Donagher, Anton Mayer, Franklin Plott.

## BUTLER—\$43,000

Walter Muzzy, Jacob Rosenbery, William Shumaker.

## COLUMBIA CITY—\$79,000

Edward Hickman, Louis Mayer (banker & grain dealer), James Phelster, Clarence Stickler.

## COLUMBUS—\$50,000

Over 165 Industrial Claims—\$29,370  
Garrett Martin, Elmer Niemoeller, Ida Williams.

## CONNEERSVILLE—\$155,000

Over 12 Industrial Claims—\$2,200  
Herbert Armstrong, Thomas Barnett, Claude Case (retired), Ransom Hudelson, George Smith, Glen Zell (bank asst. cashier).

## CRAWFORDSVILLE—\$120,000

Leonard Breaks (retired), C. Cook, George Deer (retired), Paul Myers.

## DECATUR—\$53,000

Jessie Burd, Curtis Cline, Casper Dilling, Clement Walters (atty.), Emma Worthman.

(CONTINUED ON NEXT PAGE)



## 33rd ANNUAL STATEMENT

## PEOPLES LIFE INSURANCE COMPANY

Frankfort, Indiana

For Year Ending December 31, 1939

ASSETS	
First Mortgage Loans on Real Estate	\$ 5,227,907.00
Real Estate Including Home Office Building	557,609.00
Real Estate Sold Under Contract	314,759.00
Loans on Company Policies	1,976,993.00
Bonds — Government, Municipal, Public Utility & Railroad	1,115,848.00
Stocks—Common and Preferred	75,654.00
Cash in Banks	723,473.00
Interest Due and Accrued	113,520.00
Net Outstanding Premiums	227,773.00
All Other Assets	3,632.00
<b>Total Admitted Assets</b>	<b>\$10,337,168.00</b>
LIABILITIES	
Reserve on Policies	\$ 8,780,829.00
Reserve for Losses, No Proofs Received	25,802.00
Premiums and Interest Paid in Advance	72,085.00
Reserve for Taxes	36,798.00
Reserve for Trust Funds	179,279.00
Reserve for Coupons and Dividends	191,853.00
Contingency Reserve for Losses	300,438.00
All Other Liabilities	49,983.00
<b>Total Liabilities</b>	<b>\$ 9,637,168.00</b>
Capital Stock	300,000.00
Surplus Unassigned	400,000.00
<b>Total</b>	<b>\$10,337,168.00</b>

<b>TOTAL ADMITTED ASSETS</b>	<b>\$10,337,168.00</b>
<b>INSURANCE IN FORCE</b>	<b>\$3,233,887.00</b>
<b>NEW BUSINESS WRITTEN DURING THE YEAR</b>	<b>\$ 1,128,610.00</b>
<b>PAID TO POLICYHOLDERS &amp; BENEFICIARIES</b>	<b>11,526,807.00</b>
<b>SINCE ORGANIZATION</b>	

Names in each town are only a partial list of claims paid during 1939.

## Indiana—Continued

**EAST CHICAGO—\$425,000**

John Bernal, Rosalie Ellis, Stanislaw Gawron, Stephen Gawronski, Mary Golak, Joe Hadach, George Hujdos, James Johnstone, Joseph Kawczynski, Pauli Kiss, Helen Krupa, Nick Lekak, Julia Medding, Bessie Novak, Joseph O'Hearn, Mike Rapach, Martha Sivulka, Wiktorja Szymonik, Marie Thomas, Anna Toth, Jacob Twardy.

**ELKHART—\$341,000**

Over 17 Industrial Claims—\$5,129  
Raymond Barrett, Charles Cleveland, Albert Gaw, Edward Huelster, Alonzo Miller, Pearl Sullivan, Charles Terry, Frank Weller, Lester Winter (editorial writer), Lulu Yoder.

**EVANSVILLE—\$2,170,000**

Life insurance payments averaged \$84 per family.

They represent 11 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 13 year period equal the city's annual retail trade volume.

Over a 12½ year period life insurance payments equal the total savings bank deposits in the city.

Over 117 Ordinary Claims  
Over 617 Industrial Claims—\$119,049

## CLAIMS BY AMOUNTS:

- 1—\$250,000 or over
- 1— 50,000 to \$100,000
- 4— 25,000 to 50,000
- 7— 10,000 to 25,000
- 12— 5,000 to 10,000

Silas Barnett, George Bohn (drug-gist), Peter Bower, Ormuzd Brown, Jesse Carlton, Leroy Deissle, Frances Dillman, Richard Fallin, Louise Finke, Breamon Grayson, Jacob Grimm, George Haynie, Rosa Hoefling, John Hoffman, Henry Kolkman, Isadore Lockridge, Mary Manning, Henry Maus, George Mueller, Mae O'Connor, Albert Pfau, Harold Floeger, Samuel Purdue (jeweler), Julia Rader, Ben Reed, Fred Rasner, Claude Ross, Segle Rupper, Jacob Sauer, Charles Schaefer, Francis Smith, John Spencer (atty.), John Sprague, Mary Strouse, William Sweeney, John Townsend, Imogene Turner, Benjamin Von Behren (executive), John Welmer, Jr., George Wiggers (realtor), Charles Wigginton, Walter Wood, William Yunker.

**FORT WAYNE—\$2,250,000**

Life insurance payments averaged \$77 per family.

Life insurance payments over a 17 year period equal the city's annual retail trade volume.

Over a 20 year period life insurance payments equal the total bank deposits in the city.

Over 119 Ordinary Claims  
Over 342 Industrial Claims—\$63,127

## CLAIMS BY AMOUNTS:

- 2—\$25,000 or over
- 9— 10,000 to \$25,000
- 10— 5,000 to 10,000
- 21— 3,000 to 5,000
- 19— 2,000; 58— 1,000

Olney Alringer, Louis Andrews, George Ankenbruck, James Babcock, Charles Bales, Charles Barnes (live stock broker), Wilhelm Bartels, Louis Beck (jeweler), Lucille Boon, William Brennan, Edward Bunting, William Campbell, Wiley Carr, Ralph Clark, Arthur Crapser, Nora David, Edward Dodez (mfg. dentist), Benjamin Elder, Lewis Ellingham (postmaster), Simon Epstein, Mason Fitch, Jean Geisenhof, Morris Gladstone, John Gnau, William Haralson, Delvian Hay, J. Hobrock, Willard Huguenard, Henry Juergens, Max Kaposky, Ernest Klenke, Jerome Kohman, Lewis Kramer, Charles Krimmel, William Kruse, William Lipsitt, James Lucas, Helen McIntire, Charles Martin (bldg. supt.), Donald Mead, Willard Mills, Darewood Moore.

## Would Rather See Devil But His Wife Welcomes \$5,000

"I would rather see the Devil coming than an insurance man," declared a prospect when he was approached by an agent but the agent finally sold him \$5,000 ten-year convertible term insurance.

Two quarterly premiums were paid when the policyholder, who had always been in the best of health, contracted an illness that led to acute poisoning of the blood and he died.

"Words fail me in expressing my sincere thanks to you," wrote his widow after she was paid the \$5,000.

Once again persistency won for an agent and not only did his determination accomplish a great benefit for his client's family but is now proving very helpful in contacts among others who are familiar with the circumstances.

Names in each town are only a partial list of claims paid during 1939.



Every boy's education should be guaranteed with life insurance.

George Niezer, Wilbur Porter, Goldie Powers, Herbert Pugh (auto dealer), David Ridgeway, Harry Rumbaugh, Martha Scheumann, Clara Schmidt, Louis Seebt (supt. foundry), George Shaffer, Kathryn Stamm, Charles Steiss, Robert Stockman, William Surface, Edgar Taylor, Paul Thiele (gen. supt. city utilities), Cullen Thomas, Dr. August Truelove, Frank Walburn, Dewey Wells, Charles Whicker, Justus Williams (dentist), William Wells, Frederick Wolf, John Zimmerman.

**FRANKFORT—\$145,000**

Loral Bird, Laura Casey, Walter Fowler (publisher), John Hibbard, Ethel Isgrigg, Amos Lucas, Ethel Reagan, George Reef, William Smock, George Warner.

**GARY—\$1,195,000**

Life insurance payments averaged \$51 per family.

Life insurance payments over a 20 year period equal the city's annual retail trade volume.

Over a 4½ year period life insurance payments equal the total savings bank deposits in the city.

Over 82 Ordinary Claims  
Over 360 Industrial Claims—\$93,231

Walenty Balcerak, Perry Banta, Celia Berg, Axel Bohman, Karol Bogdanski, Walter Bosley, Mary Boyce, Tony Calwhite, Joseph Carville, Barista Chilop, Harry Clement, Charles Decker, Louis Decker, Dan Duich, Joe Essick, Ernest Force (atty.), Harold Fox, Carl Frenzel, William Graden, Mary Gulban, James Hokesmith, Clyde Haworth, John Holloway, Edward Holmes (realtor), Robert Hopkins, William Jahn, Garner Kingery (dentist), Oscar Knoch, Sam Lakin, Bernard Lipshitz, Jan Lubelczyk, Dorothy Mandula, Mark Matthews, Ingwald Moe, Harvey Myers, William Myers.

Ella Nickoloff (dentist), Dr. Oliver Olson, Sherman Pemberton, Cleveland Peterson, Mamie Ravenscroft, Charles Reha, Raymond Riester, Anna Rogal, Samuel Scott, Della Smith, George Stanford, Isabella Thomson, Carl Uygurala, Gerrit Verplank, Adolph Wellner, John Wells.

**GOSHEN—\$66,000**

Bert Brainard, William Dale, Jacob Havel, George Richmond.

**GREENCASTLE—\$45,000**

Frank Davis, William McFarland, Charles Schmidt, John Williamson.

**GREENSBURG—\$57,000**

Bert Askren, Carl Brown, A. McCracken, Florence Rosenberry, Lydia Thompson, Adam Wolter, Charles Wenning.

**HAMMOND—\$647,000**

Over 176 Industrial Claims—\$46,065

Steve Balog, Homer Barker, Louis Colleys, George Oseka, Ben Davis, Leo Engleton, Andy Evans, Mary Fox, Rufus Garrison, Frederick Gnerlich, George Johnson, Sr., Elizabeth Kepeso, Anna Krol, Glenn Ledford, Everett Lilley, Alfred Meacham, George Moore, Claud Roan, Joseph Rubrecht, Sarah Shlensky, Hyman Shlensky, Tanes Stell, C. Veltmax, Edwin Wedgwood, Joseph Weiss, George Wolf, Mildred Zila.

**HARTFORD CITY—\$90,000**

Roy Bole, Samuel Farrell, Albert Strait (Mgr. Overhead Door Corp.).

**HOBART—\$40,000**

Edgar Ayrea, William Foreman, John Shults.

**HUNTINGTON—\$95,000**

William Dill, Henry Meyer, Erven Minnick, Robert Mitchell, Earl Robinson.

**INDIANAPOLIS—\$14,650,000**

Life insurance payments averaged \$149 per family.

They represent 31 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 9½

## H. E. STORER

Indiana Agency  
Bankers Life Company  
1010 Merchants Bank Bldg.  
Indianapolis, Ind.

year period equal the city's annual retail trade volume.

Over an 18½ year period life insurance payments equal the total bank deposits in the city.

Over 350 Ordinary Claims  
Over 1,456 Industrial Claims—\$291,734

## CLAIMS BY AMOUNTS:

- 3—\$100,000 or over
- 8— 50,000 to \$100,000
- 8— 25,000 to 50,000
- 45— 10,000 to 25,000
- 23— 5,000 to 10,000
- 69— 3,000 to 5,000
- 56— 2,000; 133— 1,000

Albert Adair, Herman Adam, William Aleiter, Curtis Alverson, William Bair, May Baird, Lulu Barber, George Barker, Paul Barrett, William Barrett, William Baum, William Beam, Newton Benson, Raymond Benson, Angeline Biddle, John Blackwell, Raymond Blair, Frederick Bolinger, Charles Borchers, Edward Bremerman, Francis Brickley, Ray Briggs, Frank Bryan, James Burns, Pearl Burstein, Emerson Chaille (realtor), Mark Clift (contractor), Edward Coney (drug-gist), Theodore Coppler, John Corcan, James Cross, John Crump, Walter Cusack, Andrew Custer, Gretchen Davidson, Oliver Davis, Harold DeLong (retired), Ed. Dietz, Lee Dove (realtor), William Dripps, J. Dunn, Otto Eggert, William Elliott, Mary Ervin, Mary Evans, Livy Eward (ins.), Elijah Farmer, Theodore Farnsworth, Frank Fauvre, Anna Fern, Joseph Francis (clergyman), Robert Francis, William Fuller.

Benjamin Garrison, Chase Gillespie, William Goeckel, John Gorman, Henry Green, Otto Gulling (owner Auto Electric Co.), William Harbison (executive), William Hatfield, Paul Havens, William Hau-eisen, Marie Haug, Lawrence Herndon, William Herschell (publisher), Edward Heustis, Elmer Horner, E. Horst, Joseph Hudson, Irene Hurst, William Imier, Dr. Austin Johnson, Lloyd Johnson, Hubert Jones, Ulysses Jordan (atty.), Frederick Kautz (stationer), Charles Keith, Simon Kiser, Claude Knapp, Calvin Lamb, John Lee, William Lilly (executive), William Lines, Roscoe Livingston, John Lugenbell.

Cora McIntyre, Dr. John Mehrlich, Harry Meyer, Edward Miller, Albert Millington, Quincy Mitchell, Leon Montgomery, William Mooney, Sr., Asberene Morris (sorority director), John Morrison (executive), Harry Nevison, Frank Newport, Carl Nipp (ins.), James Ochiltree, Maurice O'Connor (clergyman), William Oldridge, Louis Pahls, Wilmer Parrish, William Patterson, Thomas Pierce, William Pruitt, Albert Rabb (atty.), Robert Ragan (wholesale produce), Joseph Reagan (wholesale jeweler), Benjamin Reed (atty.), Fred Rice, George Rickes (plumbing contractor), Harry Ross (executive), Hazel Ruske, Dr. Charles Ryan.

William Schaefer, M. Schussler, Sr., Hiram Seibert, Samuel Shank, John Sherman, L. Shively, Bertha Shook, Naum Sidery, Harry Silverberg, George Spicer, John Spratley, Carl Stauffer, Reese Stedman, John Stephens, John Sullivan, William Taylor, Harvey Tutewiler (contractor), Nathan Van Osdol (retired), Alonzo Van Treese (contractor), Fred Vehling, Vincent Vincent, Everett Vint, Dr. Thomas Wash, John Warrick, Henry Warrum (atty.), Glenn Welch, Harold Weller, Rufo Westbay, Everett Whitmire, Jacob Willem, Benson Williams, Herbert Woodall (mgr. Hancock Truck Lines), Frank Wooling, Horace Wright (realtor), Thomas Yake, Edwin Young, John Zimmerman.

**JEFFERSONVILLE—\$216,000**

William Allen, Rose Ballard, Austin Funk, Alfred Pfau (Pres. Oil Refinery), Joseph Warder (atty.).

**KENDALLVILLE—\$78,000**

Allen Martin, Isahlah Reinoehl (hdwe. dealer), William Straub.

**KENTLAND—\$32,000**

Otis Briner, Harry Garrison, Robert Hiestand, Orville Perkins, Phebe Woodington.

**KNIGHTSTOWN—\$136,000**

Lela Smith, Robert Sorrell, Arthur Stage (Cashier 1st Natl. Bank), George Watts (Mgr. Knightstown Telephone Co.), Orlando Zimmerman.

## "One Never Knows When These Things Will Happen"

INDIANA—I am very happy to be able to tell you, and anyone else who might be interested in life insurance, just how grand I think life insurance is. I hardly know where to start though, as I have had several experiences in which life insurance played a part.

First, my mother and father were sick for quite awhile and when mother died, father had enough to take care of her funeral expenses and keep himself for awhile. But when he died there wasn't enough left to take care of his funeral expenses. Later we found he had an insurance policy.

In March 1937 our son was killed in an automobile accident. He had an insurance policy which took care of the doctor's and hospital bills and also the funeral expenses, which we appreciated, as my husband was sick and pretty much in debt.

Last February my husband passed away. He had \$10,000 worth of insurance, but had borrowed on it at a time when he needed it most. After that was deducted and all expenses and debts paid I had something like \$4,800 left. That amount is still in the company, drawing interest each month.

At the time of the death of my son, he was the Deputy County Auditor, and after his death I took over his work and am still holding it. Our home is larger than we need now so I had an apartment made upstairs which of course, helps a lot. Then I own a small business building and half interest in the building which my husband and his partner owned.

My husband was a veterinarian and had lived in this county all of his life and was very well known and liked in the community. I am very thankful now that we skimmed and saved to keep up the payments on the life insurance policies, which at times we felt we just couldn't do. If it hadn't been for that insurance, I'd have had to sell the property to pay the expenses and debts, and besides having all the worry of it, just at a time when I had had about all I could stand.

With my salary and the rents, I have managed, so far, to pay my taxes, all living expenses and keep up four insurance policies (two on the son, and one each on the daughter and myself).

Everyone thinks I have been very brave through all these troubles, but I wonder, if I hadn't felt so secure with the knowledge that I would have something left after all the debts were paid, if I could have gone ahead as I have. It means something for a woman to be left with two children to feed, clothe and educate, and one never knows when these things that happened to me, will happen.—Mrs. M. S.

**KOKOMO—\$388,000**

Over 17 Industrial Claims—\$3,000  
Roy Barker, Geraldine Carrigan, Mary Hardebeck, James Howell, Lena Leafgreen, Charles Patchett, Imogen Pierce, Charles Ray, James Shay, Roy Valentine, Clarence Wills (atty.).

**LAFAYETTE—\$460,000**

Over 294 Industrial Claims—\$50,986  
Leon Abraham, Thomas Brown, Bryan Davidson, Harlow Ford, James Frisch, Orville Gerkin, George Haywood, Jr. (Bus. Mgr. Morning Journal), Everett Host, Adolph Kaufmann, Frederick Klin-sick, John Koepsel, George Kukmings, Earl Lane, Albert Laxton, Charles North, Merle Stout, Louise Taylor, Robert Wallace, Jr. (Pres. Wallace Steel & Supply Co.), Rosalie Wegner, Charles Wilson.

**LAFORTE—\$170,000**

Gallus Bader, Belle Culp, Mike Kaminski, Arthur Polzin.

**LOGANSPORT—\$260,000**

Ella Albert, Frank Amoss, John Barnfield, John Bradford (executive), Walter Drompp, William Gordon, Andrew Hedde, Nelle Halpin, Max Huston, Harry Johnson, John Johnson, Deloris Osborn, John Viney, Guy Young.

**LYNE—\$43,000**

Fred Guncel, John Hoover, Everett Love, George Myers, Earl Reece, Frank Remaklus, Russell Thomas.

**MARION—\$386,000**

Over 17 Industrial Claims—\$4,100  
Glenada Applegate, William Asay (clergyman), S. Banter, Urban Clement, Thomas Forsyth, Elva Harwood, Chester

(CONTINUED ON NEXT PAGE)



## Indiana—Continued

Hinman, Edward Homerick, William Hudson, Vernon King, H. Landis, Dr. Ralph LeMaster, Lois McVicker, Claude Wirlich, William Wolfe.

## MICHIGAN CITY—\$214,000

Clyde Alther, Fred Bannwart, Frederick Fike (atty.), John Feeney, Walter Olson.

## MISHAWAKA—\$170,000

John Bloomer, James Kennedy, Floyd Ralston, Kenneth Rhoads, Lemon Sheets.

## MOUNT VERNON—\$57,000

Silas Howard, John Keck, Virgil Smith (mgr. Ice Mfg. Co.).

## MUNCIE—\$221,000

Over 30 Industrial Claims—\$6,400  
Winfred Benham, Charles Ensley, Charles Grafton (Pres. Muncie Pottery, Inc.), William Koons (atty.), William Likely, James Mann, Charles Marks.

## NEW ALBANY—\$334,000

Over 173 Industrial Claims—\$25,350  
Joseph Bird (physician), William Braeutigam, Stanley Cooper, George Giles, James Hall, Charles Hassenbiller, George Konshak, Charles Rosenbarger.

## NEWCASTLE—\$63,000

Mary Gates, Joseph Getz, Hiram Heath, Hugh Stevens, Bryce Stoops.

## NOBLESVILLE—\$38,000

McHattil Davis, Grover Dunn, Will Griffin.

## PERU—\$140,000

Dr. Ellis Andrews, Edwin Helmig (druggist), Walter Huff, George Jones, William Sullivan.

## PLYMOUTH—\$141,000

Richard Burg, Charles Gibson, Henry Jarrell, Charles Keller (ins.), George Kizer, Samuel Schlosser (Executive Schlosser Bros.).

## RICHMOND—\$318,000

Over 219 Industrial Claims—\$34,859  
Richard Allen, Harold Andrews, William Brandly, Charles Chenoweth, John Highly, Walter Hotsenpiller, Edward Kahle, Katie Lawler, Flora Null, Henry Rothert, Carl Stauber, Fred Schwendenmann, Sylvester Stricker, Edward Toschlog, Glen Zell.

## ROCHESTER—\$45,000

Floyd Launer, George Newman, Edward Sparks, Frank Vickery (grain dealer).

## SHELBYVILLE—\$157,000

Elmer Bassett, Rufus Flix, Bayard Keeney (physician), William McDonald, Walter McFadden, James Rees, Emma Rhodes.

## SOUTH BEND—\$1,860,000

Life insurance payments averaged \$73 per family.

They represent 7 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over an 18 year period equal the city's annual retail trade volume.  
Over a 13½ year period life insurance payments equal the total bank deposits in the city.

## Over 144 Ordinary Claims

## Over 391 Industrial Claims—\$74,080

Jess Annis, Antal Bakos, Steve Bella, William Boyd, Weltha Brodres, Matthew Browne, Benjamin Brumer, Jon Buheker, Crawford Burris, Paul Busezky, William Butler, Joseph Buysas, Clair Calahan (Asst. Supt. Singer Mfg. Co.), Lewis Carlbener, Thomas Carey, Otto Collmer, Charles Deaman, John Donahue, Mary Fredrick, Charles Gerard, Jesse Gander, Perry Hartmon, Charles Heinzman, Frank Horvath, Clifford Ireland, Steve Kovacs, Claude Land, Walter Lann, Donald MacGregor (electric contractor), Louis McCurdy, Joseph McInery, Glen Merrick, Hubert Miller, All Muzoff, Jozsef Nagy, Julius Niedbalski (druggist), Stanley Niedbalski (grocer), Michael O'Donnell, Julius Poczik, Frank Preitzer, Carl Schossig, Nathan Shapiro, George Sherman, Bruce Thompson, Harry Weisberger, Grover Wright, William Yena.

## TERRE HAUTE—\$290,000

## Over 57 Ordinary Claims

## Over 473 Industrial Claims—\$82,641

Everett Brayfield, Otis Brown, Mary Calderbank, Mary Evans, Elmer Eyster, Rutherford Filbeck (banker), Myrtle Hart, Albert Hetzer, Fred Hodges, Joseph Hubinger, Paul Lewdanski, Owen Linton, Vivian Myers, Minnie Pearce, George Ray, Opal Smith, August Van Borssum, Frank Ward.

## TIPTON—\$45,000

Hulda Arkenau, Walter Carter, Richard Peters (physician).

## UNION CITY—\$54,000

Lena Hinkle, Hugh Koontz, Edith Mann, Edgar Pollard, Warren Shannon, Rose Williams.

## VALPARAISO—\$170,000

Fred Brobeck, Wilbur Davidson, Fred Michael, Nellie Pederson, Earl Scott, Milton Take, Ralph Wheeler, Lynn Whipple (publisher), Frederick Willis.

## VAN BUREN—\$20,000

Frank Bradford, Everette McVicker, John McVicker.

## VINCENNES—\$355,000

## Over 165 Industrial Claims—\$30,573

Otis Aldridge, Floyd Blaise, Martin Rowe, Cloral Farra, Charles Ferguson, Dr. Henry Held, Thomas Lewis, Francis

Maile (U. S. Navy Commander), Ernest Vollmer.

## WABASH—\$179,000

Paul Arbarnathy, David Brooks, Ernest Ford, John McNarney (grocer), Frederick Martin, Arthur Pettit, Harley Winterrowd.

## WARSAW—\$94,000

LeRoy Bibler, Glenn Dufur (druggist), Charles Kelly, Ada Parker, Albert Parker.

## WASHINGTON—\$90,000

Lial Brant, William Fisher (grain dealer), William Heffernan, Aloysius Hoefling.

## WHITING—\$112,000

Mary Roman, Naomi Simmons, Annie Zubeck.

## OTHER INDIANA TOWNS—\$5,100,000 (Partial List)

●Akron: Edward Trippier.—Alexandria: Thurman Robinson (atty.).—Argos: James Drake, Dr. Wallace Barber.—Aurora: Harry Farrar. ●Beech Grove: Ruth Fernding.—Berne: Herman Reinhard, Louis Severin.—Bicknell: DeWitt McLin.—Birdseye: Adam Stratman.—Bourbon: James Matchett (realtor).—Bremen: Earl Bellman, Edward Ream.—Bristol: Walter Oberholzer.—Brookston: Elmer Wagner.—Brookville: Eugene Horn, Oliver Miles.—Brownstown: Carl Otte.—Brownsville: John Watt.—Burket: William Huffman.—Burnettsville: Leo Johnson.—Burrows: Alex Rasler.

●Cambridge City: Harry Bond. Camden: John Carnell, Ora Johnson.—Campbellsburg: Alva Chastain.—Cathage: William Sharer, Jr.—Cedar Lake: John Nelson.—Centerville: Benjamin Feele.—Chalmers: Morgan Burget.—Churubusco: Frederick Briggs.—Cleora: Ray Williamson.—Claypool: Franklin Newcomer.—Clayton: Everett Ryan.—Clinton: Lynn Bates.—Coatesville: Horace Hodson.—Corydon: Albert Medlock.—Covington: Dean Stine.—Craigville: Peter Pearson.—Crown Point: Walter Roach, Frank Tracy.—Culver: Clarence Crouch (plant mgr.). ●Dale: John Kaetzel.—Dana: Samuel Scott (banker).—Danville: John Edwards, Myron Hadley.—Darlington: Adella Boher, Carper Crowder.—Delphi: Moore Maxwell.—DePaw: Samuel Groves.—Deputy: Lewis Finch.—Dillsboro: Herman Knollman.—Dunkirk: C. Hall, Andrew Thompson.

●Elizabeth: Laura Hildebrand. ●Fairland: L. Snodgrass.—Farmland: Claud Adams, Archie Hunt.—Fort Scott: Andrew Scott.—Fountain City: Oda White.—Fowler: Elmer McKnight.—Francisville: John Van Orman (minister).—Francisco: Clarence Johnson.—Franklin: Carl Scott. ●Garrett: Dr. John Douglas, Earl Smith.—Gas City: Jesse Wilhite.—Goodland: Harvey Keen, J. Porter.—Greenwood: Joseph Drake, Robert Spillman. ●Hagerstown: Frank Teeton.—Hamilton: Charles Heller, Floryan Zalewski.—Hebron: Charles Mosher.—Helsonville: William Roberts.—Highland: John Papp.—Holton: William Bachus, George Williams.—Hope: Clint Blades, Emory Hook.—Howe: Isadorh Norton.—Huntertown: Franklin Emrich.

●Jasper: Frank Kuebler, George Wagner (banker).—Jonesboro: Otto Henley. ●Kewanna: Melbie Shene.—Kingman: William Moore.—Kirklin: Nora Avery, Ray McDonald. ●Ladoga: Merlin Shirley. LaGrange: Esther Groves.—Lakeville: L. Kilmer (ins.). Robert Riddle.—Laotto: Ira Young.—Lawill: Charles Estlick.—Lawrenceburg: Bayard Taylor.—Lebanon: Bert Shelburne.—Lebanon: Viorhies.—Liberty: John Batscher.—Carrie Davis.—Liberty Center: John Kirtley.—Linton: Reed Jeffers.—Loogootee: Robert Baker, Garrison Walton.—Lowell: Anna Dickinson, Arthur Miller.

●Macy: Vernon Rager.—Martinsville: Otto Coffin.—Medaryville: Theodore Bremer.—Middlebury: Thomas McFall.—Modoc: William Stock.—Monroeville: Charles Brown.—Monterey: Charles Carey, Mary Widman.—Monticello: William Blederswolf (minister), Gerald Rinier.—Montpelier: Dr. Elmer Shadday, Norman Wood.—Mooresville: Martin Magevinner.—Mount Carmel: Mahala McGregor.—Mount Comfort: William Spell. ●Nappanee: Frank Coppes (executive).—Newberry: Edgar Killian (grain dealer & miller).—New Carlisle: Alex Horvath.—New Corydon: William Fennig.—New Richmond: Edw. Meharry.—Norman: George Fox.—North Judson: Otto Altmann, Alvina Conrad.—North Manchester: Ray Bechtold, David Buckingham.—North Vernon: Lucas Hoagland.

●Odon: Daniel Hayes.—Orleans: Dr. Harry Pepper.—Osgood: Charles Newhart, Lena Schroder.—Otterbein: John Harrington. ●Paoli: Samuel McIntosh.—Parker: Orus Gable.—Pendleton: Loriel Allford, Fred Goodrich.—Petersburg: Otto Carey.—Pittsboro: Vernona Hiland.—Portland: Martha Bibler, Luther Frazier (mgr. tile).—Perble: Dr. John Grandstaff.—Princeton: John McCoy, John Parrett, Jr.—Reelsville: Ray Hamm.—Rensselaer: Guy Daniels.—Rising Sun: John Hahn, Robert Smith.—Roachdale: David Hastetter.—Rockville: William Stevenson.—Rossville: Margaret Watts, James Young.—Rushville: Phil Wilk.

●St. Mary-of-the-Woods: Joseph Bisch.—St. Paul: George Floyd.—Salem: Art Huff, Mary Kruse.—San Pierre: Charles Tannehill.—Schneider: Gerald Brown.—Sedalia: Morris Cripe.—Selma:

Harry Graham.—Seymour: Howard Krueger (mfr.).—Shelburn: Calvin Nicholson.—Shelby: Elmer Bassett.—Shoals: William Kenyon.—South Whitley: Louis Mayer (banker).—Spencer: James Rector.—Spencerville: Florence Steward.—Sullivan: Mary Mattix. ●Upland: George Himelick.—Urbana: Adam Baer. ●Valloonia: John Hess. ●Walton: Orve Noel, Ara Shirley (grain dealer).—Wanatah: Albert Zimmerman.—Waterloo: Charles Bookmiller, Daniel Funk.—Wawaka: Clarence Frick.—West Lafayette: Alice Klemme, Edward Sellins, Alfred Turley.—West Liberty: William Covalt.—West Terre Haute: Julia LeForge, Josiah Pedlar.—Westville: Lewis Cass (banker).—Whiteland: Louis Aaron.—Williams: Horace Glover.—Winchester: Ray Wright.—Winona Lake: Charles Kelly.—Woodburn: Elmer Stucky (hdw. merchant). ●Yorktown: Lottie Magrane.

## MICHIGAN

Total Payments ..... \$100,300,000  
Rank in Payments ..... 8th  
Rank in Population ..... 7th  
Payments Per Capita ..... \$20.77

Ordinary life insurance in force \$2,936,834,000 on 1,479,513 policies or \$608 per capita. Average size of policy in force \$1,985, average new policy sold in 1939 \$1,819.

The \$100,300,000 in life insurance money paid to residents of Michigan in 1939 was slightly less than the \$121,341,103 in W.P.A. payments in the state for the fiscal year, was over seven times the \$13,953,865 in P.W.A. grants, almost nine times the federal agricultural adjustment program payments of \$11,556,083, and over seven times the \$13,690,320 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were slightly under the \$126,539,573 federal income taxes collected in Michigan, over one-sixth of the \$599,230,000 total savings bank deposits and almost one-half of the \$216,173,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ADRIAN—\$156,000

Anthony Frey, Louis Gaik (retired), Emma Hood, Chas. Todd, Chas. Whitney (banker).

## ALLEGAN—\$95,000

Pansy Carns, Royal Duryee, Willard Pierce, Ivan St. John, Grover Tripp.

## ALMA—\$38,000

John Bourns, Edward DuBois, Mary Foster, Anna Graham, Freeman Mapes.

## ALPENA—\$98,000

Allen Grant, Mary Leist, Elizabeth Stark, Mark Wilson (banker).

## ANN ARBOR—\$432,000

Edwin Brown, Henry Buss, Henry Conley, Dr. Conrad George, Jr., LaRue Latson, Zada Quackenbush, Emilie Steffe, Orin Stollsteimer, Ernest Todd, Albert Volz, Chas. Wuert, Wm. Zemke.

## BATTLE CREEK—\$510,000

Roy Andre, Arthur Berridge, Arthur Fenig, Anna Hancock, Thos. Kinder, Harvey Lichtenwalner (pharmacist), John Martin, Bernard Onen (atty.), Ernest West, Jr.

## BAY CITY—\$754,000

Thos. Bateson, Reuben Berryman, Walter Breatt, August Engelhardt, Emma Gates, Genevieve Glaze, C. Hanson, Oscar LaPlant, Wm. McMorris (auto dealer), Sarah Oviatt, Mary Ratkas, Jos. Smith, Patrick Sullivan, Roy Thomas, Chas. Underwood, Edward Washington, James Watrous (banker), A. Wawrzyniak, Freg. Willis.

## BENTON HARBOR—\$160,000

Frank Prideaux, Tillman Roper (merchant), Dr. Roland Taber.

## BESSEMER—\$63,000

Josef Blaha, Jos. Pecard, Phil Shaw (chemist), Carl Solberg.

## BIG RAPIDS—\$47,000

Jennie Cota, Chas. Emmons, Mae Lane.

## BIRMINGHAM—\$166,000

Fred Harris, Oscar Miller, Daniel Swartz.

## BRIGHTON—\$46,000

Henry Conrad, Cecil Hughes, Dr. Horace Mellus.

## CARO—\$40,000

Chas. Cookingham, Herbert Orr, John Raymond, Wm. Wallis.

## CASS CITY—\$20,000

Leonard Buehrly, Archibald Hitchcock, Henry Hulburt, Wm. Kelley, Chas. Walker.



He is worth his weight in life insurance money.

## CHARLOTTE—\$68,000

Chas. Austin, Gordon Griffin, Gordon McConnell, Paul Moran, Lee Prindle, Frank Reed, Norman Rowley, Russell Spencer.

## CHEBOYGAN—\$47,000

Martha Bell, Henry Farnwald, Chas. Kurkovitz, John LaPrairie, James Ross, E. Slattery.

## CHESANING—\$30,000

Minnie Blakeslee, Matthias Buzzard, Jacob DeGeus, Jr., Peter Valkmer.

## DEARBORN—\$315,000

Otto Clark, Russel Deline, John Fenoglio, Louis Hutchinson, Einar Jaukuri, Richard Jones, Chas. Webber.

## DETROIT—\$26,760,000

Life insurance payments averaged \$72 per family.

They represent 7 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 20

**EARL B. BRINK**  
MICHIGAN STATE MANAGER  
UNITED BENEFIT LIFE  
MUTUAL BENEFIT H. & A.

214 BOOK TOWER DETROIT

year period equal the city's annual retail trade volume.

Over a 9½ year period life insurance payments equal the total savings bank deposits in the city.

Over 1,108 Ordinary Claims  
Over 2,824 Industrial Claims—\$722,493

## CLAIMS BY AMOUNTS:

2—	\$250,000 or over
4—	100,000 to \$250,000
5—	50,000 to 100,000
19—	25,000 to 50,000
56—	10,000 to 25,000
102—	5,000 to 10,000
155—	3,000 to 5,000
252—	2,000; 513—1,000

Lorenz Achim, Norman Adams, Chas. Affleck, Geo. Allen (contractor), Wilfred Ambrose, M. Armstrong, Ezra Arndt (chemist), Abraham Astourian, Frank Atkinson, Frank Baar, Arakel Babayan, Clifford Barkell, Wm. Barnes, Alfred Bauer, Victor Baur, Milton Beal, Edward Beers, Geo. Bereten, Francis Biskant, Wm. Bobb, Chas. Bopp, Wesley Breinig (foreman Ford Motor Co.), Edward Bruin, John Bryant, Francis Bugayong, Harry Burwitz, Frank Caldwell (hotel mgr.), Bruce Campbell (surgeon), John Canniff (realtor & ins.), Albert Carney, Otto Carr, James Carter, Robt. Cawthon, Wm. Clements, Wm. Clinton, Chas. Clippert, Walter Cochran, John Coe, Morgan Connell, Thos. Connell (broker), Jos. Corey, Hugh Courtney, Wilson Crawford, Jane Cullen.

Wm. Davis, David Denenberg, Daniel Dilworth, Robt. Doyle, Geo. Duebone, John Duff, Dr. Lee Duguid, Jacob Eder, John Edlund, David Embree, Walter Erd-

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.



## Michigan—Continued

man, A. Erman, Arnold Fells, David Finkbeiner, Julian Finn (dry cleaner), Paul Fischer, Alexander Forrester, Andrew Foster, Wm. Fowler, Geo. Frederick, Wm. Freytag, Edward Funk, Edward Gabor, John Gase, Wm. Gehring, Walter Gibbons, Rex Glasson, Frederick Glendenning (grocer), Israel Glicklin (grocer), Ben Gold, Nathan Goldman, Neil Goodhand, Harry Gordon, John Gordon, Louis Green, Edward Greenup.

David Hagan, Geo. Hall (realtor), Inez Hansen, Geo. Havens, Edw. Hayes, Thos. Hicks, John Hindy, Chas. Hoffman, David Hollingshead, Walter Hooper, Patrick Horgan, Henry Horton, Geo. Hurley, Harold Hutchings, John Ide, Jos. Jakubowski (Gen. Mgr. Great Lakes Tool & Dye Co.), Clifford James (florist), Bernard Johnson (executive), Ernest Kain, Paul Kalinovich, Geo. Karris, Thos. Kartsonas, Frank Kator, Jos. Kennedy (atty.), John Kilroy (chief city physician), Wm. Kinard, Jos. Kirkesner, Sam. Klametz, L. Knickerbocker (designer & stylist), Rev. Edward Knorr, August Kolch, Jos. Koupeny, Ferdinand Krbec, Louis Krbetz, Leo Kunath.

James LaLonde, Wm. Lamb, Harry Lane (druggist), Frank Lannen, James Law, Raymond Learmonth, Frederick Legg, Basil Lemke (ins.), Andrew Lengyel, Jos. Lenhard, Hugh Lewis, Burdette Lewton, Jos. Lyday, Elias Lyons (ins.), Richard McBreaty, Wm. McCracken (dentist), John McDonald, Perry McGovern, Michael McKendrick, Angus McQuade (atty.), Earle Maas, John Mannebach, H. Marshall, Marion Mawbray, Thos. May, Elmer Merker, Dr. Edwin Merritt, Geo. Michel, Dorr Miller, Edward Miller, Wm. Miller, John Moffat, Thos. Moore (grocer), Richard Morley, Harry Moskovitz (merchant & banker), Michael Moynikan, Manuel Magurian, Leo Mulawa, James Murphy.

Max Naimark, Sam Nayer (wholesale meat dealer), John Nouhan, Harold O'Connell, Paul Paradzinski, Frank Patterson (bldg. contractor), Louis Paul, Jos. Prince, Robt. Prince, Wm. Prindle, Timothy Regan, Will Reynolds, Chas. Richardson (diamond merchant), Walter Richter, James Robbins (realtor), Sterling Robertson, Everett Rogers, David Rosenberg, Emil Rosinger, Arthur Roup (Pres. Pure Food Co.), T. Rude, John Ruedisueli, Conrad Rund, Peter Ruprich, James Russell, Ruth Ryan.

Isidor Saperston, Ariel Satterlee, Wirt Savery (atty.), Felix Schiebold (artist), Gerald Schneider (theatre mgr.), Murray Schreiber (contractor), Arthur Schroeder, Geo. Schroeder, Clinton Seaton, Morris Shapiro (wholesale jeweler), Saul Shaw, Harold Sherman, Louis Sieber (Foreman, Long Electric Co.), John Smedo, Peter Smith (Dist. Supvr., Detroit City Gas Co.), Wm. Snyder, Ernest Soden, John Soma (W.P.A. Supvr.), John Somers, Conrad Speler, Ervin Stackel, Lon Staninger, Jos. Steinman, Walter Steinke, Wm. Storey, Geo. Tannahill, Wm. Templeton, Edwin Thomas, Dr. John Thomas, Archibald Thompson (dentist), James Thompson, James Tritz (grocer), Lilly Tyson.

Ruth Umphrey, Daniel Valade (realtor), Louis Varga, Arthur Vhay, Geo. Vizard, A. Volz, Geo. Wagner, Jos. Wagstaff, Patrick Walsh, Lindell Walton, Donald Ward, Percival Warr, Israel Was-

## Had Half Million but Insurance Is Main Estate

MICHIGAN—Mr. B. was for many years an official of an iron company and its president until a few weeks before his death. His wife passed away in 1933 and Mr. B. died in August last year. He left surviving an adopted son John, who was going on 12 years of age.

In 1928 and 1929 Mr. B. was worth something in excess of \$500,000. Until about that time he carried very little insurance. One of his friends talked with him about insurance and he later took out close to \$100,000. By the time of his death, Mr. B. had lost practically all of his property. His general estate will leave but a few thousand dollars after payment of debts.

As a result of his insurance program, Mr. B. left about \$90,000 in life insurance. He very wisely arranged the program so that the adopted son will receive the income until he is 25 years of age. At that time he receives 25 per cent of the principal. At age 30 he receives 25 per cent more of the principal and at 35 he receives the balance.

If Mr. B. had not taken out life insurance I doubt that his adopted son would have had sufficient income to provide for his maintenance and education.—G. D. administrator.

Names in each town are only a partial list of claims paid during 1939.



Every father owes it to his sons to see that they are able to enjoy the happy, carefree days of youth by making adequate life insurance provisions for them.

serman, Geo. Watson, Aloysius Weber (supvr. realty co.), Jos. Weidman, Fred Weihe, Samuel Weinberg, Morris Weiss, Richard Weiss, Wilbert Westfall, Adolph Wendell, Patricia Wheeler, Geo. White, Alden Whittaker (undertaker), Wm. Williams, Walter Witt (atty.), Henry Zick, Mikoloi Zloterowicz, Wm. Zobrist.

### DOWAGIAC—\$78,000

Cora Conaway, Dr. Geo. Herkimer, Edgar Howard, Clark Huff, Frank Moulthrop, John O'Neill, Ethel Reshore.

### ESCANABA—\$118,000

Hilda Carlson, Thos. Charland, Arthur Flath, Bridget Gallagher, John Hengesh, Albert Ruborg.

### ESSEXVILLE—\$19,000

John Berg, Norman Halstead, Frederick Paul, Geo. Vink.

### EVART—\$17,000

Wm. Jerue, Clark Somers, Wm. Umphrey.

### FAIRGROVE—\$20,000

Harriet Bennett, Horace Green, Robt. McAlpine, Arthur Tonkin.

### FERDALE—\$72,000

Essie Jones, Lewis Miller, Harold Wessel.

### FLINT—\$1,470,000

Life insurance payments averaged \$39 per family.

Over a 25 year period life insurance payments equal the total bank deposits in the city.

Over 89 Ordinary Claims

Over 217 Industrial Claims—\$50,575

Ernest Ames, Wm. Banbery, Wm. Bawn, Grace Beckwith, Sylvia Chapman, Wm. Christopher, Wm. Clark, James Cody (minister), Louis Conlon, Malcolm Cook, Paul Crawford, Mathew Daherty, Russell Dean, Wm. DeLapp, Sam Epstein, Geo. Ferguson, Mary Fogarty, Martha Freeman, Frank Garvin, Chester Girard, Richard Gould, Chas. Green, Orlando Hart, Celia Havers, Albert Henke, Violet Hing, John Jachna, Blanche Kerkey, Albert Kohlmann, Floyd Lowe, Walter McClain, Barbara Mason, Paul Matta, Bernard Mayville, Max Mellon, Durward Petrie, Geo. Phelps, Napoleon Rapin, Jr., Clarence Rogers, Collin Sawyer, Fred Schmalzer, Alice Snider, Hugh Stewart,

Thos. Shapton, Howard Truran, Robt. Wade, John Wildanger.

### GLADSTONE—\$42,000

Maude Burdick, Thos. Gannon, Hattie Hupy, Alex Renard.

### GLADWIN—\$17,000

Paul Garvin, Cyrus Koontz, James Latta, Blanche Wood.

### GRAND HAVEN—\$85,000

Harry Nichols, Daniel Pagelsen, Louis Vanderberg (marine engineer).

### GRAND RAPIDS—\$4,633,000

Life insurance payments averaged \$107 per family.

They represent 19 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 12 year

### RALEIGH R. STOTZ, C. L. U. & ASSOCIATES

Mutual Benefit Life Insurance Company of Newark, N. J.

900 Association of Commerce Bldg. Grand Rapids, Mich.

period equal the city's annual retail trade volume.

Over a 14½ year period life insurance payments equal the total bank deposits in the city.

Over 186 Ordinary Claims

Over 246 Industrial Claims—\$53,674

### CLAIMS BY AMOUNTS:

1—\$100,000 or over  
4—50,000 to \$100,000  
1—25,000 to 50,000  
10—10,000 to 25,000  
17—5,000 to 10,000

Ned Alsover (banker), Elmer Anni-son, Chas. Attwood, Samuel Barnes, Rev. Nicholas Boer, Wells Brown, John Cardwell (surgeon), Frederick Castenholz, Edw. Connolly (Pres. Hayes Body Corp.), Louis Corsiglia, Monroe Culver, Wm. Daron, Albert DeHaan, John Denkena, Nicholas DeYoung, Beatrice Dine, Rudolph Doornink, Thos. Driscoll, Wm. Eardly, Louis Felicioni, Henry Franke, Thos. Graham, John Klise, John Knight, Benjamin Korten, Charlotte Lehman, Stewart Lillie, Frederick Lockard, James

Loftus, Noble Lonnee, John McNabb (bldg. contractor), Jason McPherson, Carl Mapes (member of congress), Peter Meeuwesen, Lucille Murray, Wm. Neilson, Judd Nicholson.

Ernest Parker, Geo. Parker, L. Purdy, Edward Randall, Bonnie Reeves, Chas. Remington (savings & loan executive), Dr. Hillis Risterink, Manus Scally, M. Schugmann, Lester Schumaker, Frank Seibel (ins.), Artus Sherwood (broker), Aaron Sibley, John Stekete, Wilber Studley, Volney Thomas, David Uhl (furniture mfr.), Jacob Van Vliet, Gerald Wagner (consulting engineer).

### GREENVILLE—\$83,000

Gard Decker (mgr. coal co.), Frank Drake, Fred Stokes.

### HANCOCK—\$39,000

Frank Francis, C. Keough, Ray Kerredge, Edward Lassey.

### HART—\$99,000

Dr. Earl Blackmore, Archie Platt, John Varenhorst.

### HIGHLAND PARK—\$546,000

Percy Barrett, Wm. Berger, John Brown, Franklin Hill, Amos Hilton, Mary Lamer, Clarence Larson (broker), Donald McKenzie, Zaida McQuaig, Gerald Myers.

### HOLLAND—\$189,000

Henry Beelen, Egbert Boone, Arend Bosman, Peter Boven, Milo DeVries, Cornelius Dregman, Peter Hieftje, Albert Keppel, Louis Shackson, Beatrice Yonker.

### HOWELL—\$35,000

Lee Horwood, Chas. Huff, Anna Jones.

### IONIA—\$115,000

Alvina Bennett, Robert Coy, Homer Doane, Richard Dunsmore, Wallace Haight, Lewis Hale, Arthur Knapp, Earl Seely, Sylvester Tuohy, Merton Willaman.

### IRON MOUNTAIN—\$75,000

Bernt Carlson, Chas. Hampton, Herman Schroeder, Jos. Smith, Gust Walstrom.

### IRON RIVER—\$64,000

Anna Kleper, Marcus McKay, Earl Van Ornum.

### IRONWOOD—\$72,000

Jos. Ebli, Frank Hadwick, Peter Sepplan.

### ISHPEMING—\$71,000

John Bangson, Helmer Conradsen, Ovio Coran, Charles Fernea, Harold Lindbom, Otto Rundman.

(CONTINUED ON NEXT PAGE)

## Takes Advantage of Annuity Provision—Not Penalized for Uncertainty

FLORIDA—When we were married about 25 years ago my husband took out a \$5,000 ordinary life insurance policy. He was young and the rate was low, so throughout the years, we have been able to pay the premiums and keep the policy. A few years later he took out \$5,000 more insurance. On this policy we have often borrowed small amounts and at my husband's death there was a loan of \$800 against it.

While life insurance is really a protection for loved ones after one's death, it's also a comfort to know that during life it has a cash value and can be used to borrow on if need arises.

When my husband died, both companies sent checks at once. However with the first policy check came a note reminding me that there was an annuity choice, which I could still take, providing I did not cash the check.

I didn't know just what to do and took three months to decide that the annuity was best for me. I expected my monthly checks to begin to come from the time of my decision but instead they sent the full amount for each month during my uncertainty. Now I will continue to get one each month as long as I live.

With the second check, I paid the doctor, hospital and funeral expenses, paid the balance on our car and put enough aside to help my son finish college—one more year. This he could not have done without the insurance.

There's still some left and I have bought government bonds and kept some cash to help fit myself for work. It will pay for some courses of education so that I can support myself.

I don't know what we would have done without life insurance for during the hard years of the depression, most everything else slipped away.

My opinion of life insurance, now that I have had definite first hand experience, is that it is the best and safest investment there is, and that all young married people should count it a necessity.—Mrs. E. A.



## Michigan—Continued

## ITHACA—\$18,000

Bessie Allen, Hugh Crawford, Wm. Stahl.

## JACKSON—\$971,000

Over 118 Industrial Claims—\$22,220  
Cletus Arend, Clarence Bertke, Wm. Callaghan, Martin Cobb, Dixon Dowell, Albert Grossman, Ray Hershey, Benjamin Jones, Russel Kretzmer, Rollo Lown (dentist), Harry Maloney, James Newson, Edw. Robinson, David Rosenbury, Chas. Sarata, Howard Shea, Harry Stiles (Pres., The Jackson Corset Co.), Wm. Summers (restaurateur), Geo. Van Wagener, Dwight Waite, Geo. White (druggist).

## KALAMAZOO—\$926,000

Over 64 Ordinary Claims  
Over 203 Industrial Claims—\$40,965  
Myron Bell, Chas. Brakeman, Arthur Bucknell, Albert Busschen (cigar mfr.), Anton Charkowski, Samuel Cleland, Dr. Ward Collins, A. Conklin, Dr. Jos. DuMouchel, Dayton Field, Donald Jackson, Hazel Jones, Chas. Keizer, Harry Martinson, Warren Miller (realtor), Thos. Mulhall (realtor), John Phillips, Gertrude Proctor, Margaret Schmigle, Earl Shepherd, Theodore Svetlovsky, Suzanne Walter, Henry Witters.

## LANSING—\$995,000

Life insurance payments averaged \$50 per family.

## ROY G. NOWLIN

Branch Manager

The Dominion Life Assurance Co.

Branch Office: 800 Olds Tower Bldg.  
Lansing, Mich.

Over a 9 year period life insurance payments equal the total savings bank deposits in the city.

Over 10 Industrial Claims—\$1,700  
Claude Abel, Orville Atwood, Bessie Bartholf, Carl Boichot, Newton Brown (ins.), Herman Busch, Chas. Callard (wholesale furniture), John Carey, William Cousins, Marion Disbrow, Chas. Fritz, Claude Furgason, James Gargett, H. Gillette, Thos. Jaeger, Stuart Marshall, Rollen Pletcher, J. Roe, Wm. Schultz, Frank Stanczak, Homer Stanley, Walter Ulam, Roger Upton (Mgr., Sears Roebuck Co.), A. Vandervoort, Vernon Veith (realtor), Marion Webber, Asa Wilson.

## LAPEER—\$53,000

John Conley, Robert Converse, Geo. Kingsbury, Neva Louks, Chas. Smith, Paul Snowman.

## LOWELL—\$31,000

Wm. Clark, Maurice Coboon, Wm. Condon, Wm. Wachterhauser, Harold Wardell.

## MARINE CITY—\$39,000

Bertha Smith, Jos. Smith, Peter Endres, John Endress.

## MARLETTE—\$55,000

James Cargill, Jr., H. Jickling, Rasmus Rasmussen, Lila Webster.

## MARQUETTE—\$205,000

Harold Gill, John Harrington, Lane Horrigan, Peter Peterson.

## MASON—\$18,000

John Healey, Mary Lamb, Lee Lasley.

## MENOMINEE—\$140,000

Chas. Boyer, Vaclav Hlavac, John Johnson, Wm. Mikolasek (asst. postmaster), Josef Nemetz, Dora O'Hara, John Riley, Josefa Vachal.

## MILAN—\$26,000

Wm. Calhoun (dentist), James Collins, Edward Straub, Esther Willmot.

## MONROE—\$411,000

Harry Allan, Adolph Arnold (ins.), Hal Benner, Lewis Newcomer, David Pomerville, Albert Rathke, Elmore Rindfusz, Oliver Roberts, Clarence Skidgel, Albert Snyder, Rosemary Steffes.

## MOUNT CLEMENS—\$120,000

Anna Dixon, Ida Leibzeit, Wm. Nealis, Samuel Whitney.

## MOUNT PLEASANT—\$69,000

Horace Bowen, Howard Fletcher, Wm. Trussell, Clarence Wadle.

## MUSKEGON—\$366,000

Gust Ballard, Enno Berghuis, Chas. Dagen, Francis Kent, Wm. Lydamore, Sherman Miller, Pascal Rayner, Dirk Scholtens, Edward Travis, Willard Turner, Jr. (atty.), Jay Waalkes, Roy Welton.

## MUSKEGON HEIGHTS—\$40,000

Edward Bowen, Albert Gerst, Harry Hansen.

## NILES—\$78,000

Chas. Gifford, Irving Jeffries, Chas. Silsbee, Wm. Starr (hotel mgr.).

## NORTHVILLE—\$28,000

Walter Balke, John Fenoglio, Leon Yerkes.

## ONTONAGON—\$20,000

Waino Plopo, Ida Rautio, Robt. Wiza.

## OWOSSO—\$81,000

Chas. Barrows, Henry Castle, Ernest Daley (dns.), Lars Nielson (bldg. contractor), Emory Simpson, Eva Swan, Cornelia Wait.

## PETOSKEY—\$55,000

Philip Hucks, Herman Sandile, Eugene Switzer.

## PONTIAC—\$717,000

Over 28 Industrial Claims—\$7,100  
Frederick Bedford, Dr. Daniel Castell, Walter Colpus, Chas. Dull (contractor), Lee Elliott, Chester Garrison, Elizabeth Harger, Clarence Holland, Wm. Laidler, Wm. LeMessurier, Ward Lessiter, Walter Looney, James Mahar, Fred Maile (realtor), Jos. Marcano, Dwight Oliver, Amy Reynolds, Harry Roberts, Ralph Tong, Arthur Wilton, Harold Wood.

## PORT HURON—\$286,000

Hattie Asman, Marie Buntebort, Mabel Hawkins, Wm. Houser, Geo. Kittelberger, David Lindquist, Chas. Macilwaine, John Mann, Chas. Schmude, Gertrude Thomas, Dyleman Thompson, Edward Thompson, Edmund Utting, Edward Vincent.

## ROCKFORD—\$18,000

Chas. Cooper, Edw. Finch, Allen Tiffany.

## ROYAL OAK—\$287,000

Henry Becker, Gwynfor Davies, Louis LaMountain, Clara Leach, Paul Reed, Walter Shade, Lena Valentine.

## SAGINAW—\$1,040,000

Over 70 Ordinary Claims  
Over 172 Industrial Claims—\$35,423  
Clarence Calder, Edith Carmichael, Edmund Cramer, Chas. Cummings, LeRoy Davis, Chas. Dickman, Jessie Egle, Peter Favars, John Hauman, Otto Heinrich, Leona Herline, Rebecca Hunt, John Imerman, James Jerome, Alice Kearney, Clarence LaFluer, Alice Larson, Sarah Lauer, Harley Luplow, Ioan McKellar, Mary Maluse, Mary Miles, John Murphy (retired), Jos. Roberts, Gottfried Schick, Mathias Stoker, Philip Swieraz, Chas. Terwilliger, Sarah Walker, Wm. Wilber, Geraldine Wright.

## SAINT CLAIR—\$30,000

Jos. Ernst, Mary Rockstroh, Mathias Yelp.

## SAINT LOUIS—\$39,000

Carl Faunce, Alba Griffith, Wm. McCall.

## SEBOWAING—\$60,000

Rebecca Beck, Herbert Faber, Fred Hofmeister, Martin List (banker).

## SHELBY—\$24,000

Carl Benson, James Ensign, Enoch Hux, Frank Stubbs, Chas. Tallant.

## TECUMSEH—\$27,000

Alfred Holmes, Willard Moon, Herbert Russell.

## THREE RIVERS—\$41,000

Jos. Freeland, Edwin Jacobs, Oyde Pursel, Nute Whaley.

## TRAVERSE CITY—\$134,000

Mamie Axtell, Frank Cervenka, Bert Comstock (Pres. B. H. Comstock Co.), Chas. Dye (retired), Lucy Ransom.

## WASHINGTON—\$21,000

Ambrose Carnahan, Floyd Gass, Adelbert Green.

## WYANDOTTE—\$115,000

Chester Abbott, John Cahalan, Mary Cheney, Donald Sharlow, Herman Turski.

## YPSILANTI—\$98,000

Hiram Cady, Whillemine Cousino, Barney Gagnon, Russell Travis.

## OTHER MICHIGAN TOWNS—\$5,770,000

(Partial List)

•Addison: M. Durkee.—Akron: P. Black, J. Graham.—Albion: H. Walter.—Algonac: C. McComb.—Almont: Rosetta Malr, Arthur Rattray.—Alto: Audra Clark.—Argyle: P. Kitzman.—Armada: R. Bantien.—Ashley: K. Malek.—Bad Axe: H. Mattice.—Bancroft: G. Skinner.—Bangor: Arabella Crippen.—Baraga: V. Lindberg.—Belding: H. Wilson.—Belleville: H. Lane, H. McAtee.—Belmont: P. Koert, Jr.—Biteley: F. Escher.—Blanchard: R. Lynch, H. Olsen.—Blissfield: Dr. G. Lamley.—Bloomsgdale: H. Landrigan.—Bolton: H. Kennedy.—Bozette: O. Coan.—Bridgeport: G. Jerome.—Bronson: S. Calkins, L. Kelso.—Brown City: G. Lobsteig, M. Wood.—Buchanan: Wm. Cook, P. Perry.—Burlington: E. Brushart.

•Cadillac: A. Vogt.—Caledonia: S. Hanna.—Capac: Wm. Lorch, E. White.—Carsonville: C. Green, Mary Kirkbridge.—Centerville: Mary Foster, G. Moon.—Chelsea: D. Denton.—Clare: E. McDonald, J. Reeder.—Coldwater: A. Jones.—Coleman: L. Kelley, J. Rilett.—Columbiaville: E. Maxfield, J. Thom.—Constantine: D. Pashby.—Coopersville: Wm. Lillie, H. Sevey.—Corunna: J. Bartell, S. Durling.—Crystal Falls: G. Fauri, J. Maki.—Davisburg: C. Burt.—Davison: W. Baxter, E. Billings.—Deerfield: Wm. Bondy, R. Cannon.—Dimondale: A. Twitchell.—Dutton: C. Leatherman.

•Eagle: F. Shepard.—East Jordan: H. Russell.—East Leroy: A. Moore, C. Plummer.—East Saugatuck: G. Bosch.—East Tawas: D. Bergeron.—Eaton Rapids: W. Hunt, F. Widger.—Edmore: F. Johnson, J. Ruthruff.—Ellsworth: C. Rubingh.—Eloise: L. Garrison, Belle Gilbert.—Elsie: H. Linman, E. Litchfield.—Emmett: Anna Gleason, P. Quain.—Farmington: T. Measell, Martha Poweh.—Farewell: K.

Babcock, O. Reynolds.—Fenton: Emma Austin, L. Richmond.—Flat Rock: C. Close.—Flushing: N. Morrish, P. North.—Fowlerville: L. Cooper, Fred Curtis.—Fremont: T. Raymond (supt.).

•Gagetown: G. Munro.—Geneseo: F. Rogers.—Goodhart: Tessa Lamkin.—Grand Blanc: G. Carter.—Grand Ledge: Velma Osman, O. Turner.—Grand Lodge: P. Dolecke.—Grandville: D. Spyker.—Grass Lake: Wm. Klingler, J. Maute.—Grosse Ile: V. Keeley.—Grosse Pointe: J. Delplace, T. Jackson.—Hamtramck: P. Ziginoff.—Harbor Beach: Mary Prescott.—Harbor Springs: A. Balgooyen.—Hartford: L. Hastings, Mildred Stanley.—Hastings: C. Bacheller, O. Crook.—Hazel Park: J. Kirchner, C. Milby.—Hillsdale: G. Engle, B. Hinkle.—Holly: Katherine Hotchkiss, Mary Kelseling.—Holt: H. Barrett.—Homer: C. Grimes.—Houghton Lake: S. Marshall.—Hudson: E. Newkirk.

•Iron: J. Hunt.—Jenison: E. Houseman, L. Ohler.—Kent City: J. Dykstra.—Lake Orion: Minnie Buckbee, E. Lomerson.—Laurium: H. Ames, F. Greene.—Lawton: C. Engle.—Leland: D. Selby.—Lennox: M. Hubbert.—Litchfield: R. Thompson.—Lum: A. Nattie.—Mackinac Island: Ethel Chambers.—Mancelona: E. Allen, J. Mathias.—Manistee: W. Gregory.—Manistique: N. Christensen.—Marcellus: Pearl Adams.—Marenisco: J. Toomey.—Marshall: C. Hamilton.—Marysville: G. Turner.—Mayville: L. Blackburn, Ida Chaffee.—Mears: C. Till.—Melvin: S. Beadle.—Mendon: I. Stephens (realtor).—Midland: J. Gowing, H. Post.—Millington: C. Beal, F. Garvin.—Moorepark: R. McKain.—Morenci: F. Green (newspaper publisher).—Mt. Morris: A. Plumb, E. Saroski.—Munger: P. Vink.—Munith: B. Burgess, J. Hawley.

•Nashville: W. Gibson (ins.).—Ne-gaunee: M. Nolan.—Newberry: C. Zandi.—New Haven: P. Cousinow, J. Crawford.—Oak Park: C. Aiken.—Onsted: E. Gertz, Wm. Muck.—Oscoda: W. MacDonald

(druggist).—Otsego: R. Durkee (dentist), Mina Norton.—Ovid: Florence Town.—Oxford: Edith Frizzle, Richard Welch.—Palms: Josephine Kosal.—Palo: F. Hargrove.—Farma: Bernice Ramsdell.—Paw Paw: Lulu Pampey, G. Burbridge.—Peck: D. Thompson.—Perry: Lavern Burpee.—Pigeon: H. Warren.—Pinckney: A. Straas.—Plainwell: C. Payne.—Pleasant Ridge: G. Bogart.—Plymouth: J. Watts.—Port Austin: J. Baronski, E. Witherspoon.—Portland: H. Brown.—Posen: Z. Buza.—Powers: E. Larson.

•Ravenna: J. Manning, S. Rallenbagen.—Reading: B. Dicken, U. Dicken.—Reed City: Beatrice Jansen.—Richland: Dr. L. Crum.—Richmond: H. Marlow.—River Rouge: Pauline Haltinner.—Rochester: Dr. C. Strain.—Romeo: C. Stone (dentist), E. Thomas.—St. Clair Shores: Mary Feltner.—St. Johns: Mary Collins.—St. Joseph: H. Burandt.—Saline: E. Henne (Mgr. Telephone Co.), J. Patterson.—Sand Lake: J. Storn.—Saugatuck: F. Stillson.—Sault St. Marie: Ruth Lundy.—Schoolcraft: C. Bonn, Wm. Ward.—Snoyer: E. Kreger, J. Wallace.—South Lyon: W. Lane.—Sparta: Ada Whitney.—Springport: M. Sine, N. Townley.—Standish: J. Orr.—Stockbridge: J. Brogan.—Sturgis: Wm. Seitz.

•Tawas City: J. Rapp.—Thiel: V. Watson.—Three Oaks: Martha Teeter, Hilda Turner.—Tipton: L. Lindbergs.—Trenary: E. Davis.—Tuscola: Bessie Davis.—Tustin: E. Hill.—Twain Lake: T. Olsen.—Union City: C. Chivis, Eda Haralton.—Unionville: S. Hahn.—Vassar: W. Bauer, Jennie Lewis.—Vicksburg: L. Felker (realtor).—Wahjamega: F. Reed.—Wakefield: R. Prout.—Walled Lake: C. Evans, E. Lindsay.—Waterford: L. Langs.—Watervliet: L. Case (newspaper publisher).—Wayland: W. Rankin.—Wayne: Alma Barnett.—Webberville: G. Royce.—Whittemore: H. Jacques.—Williamston: Una Morris, J. Wagner.—Winona: J. Burcar.—Yale: J. Vincent.

## ILLINOIS

Total Payments	\$233,000,000
Rank in Payments	3rd
Rank in Population	3rd
Payments Per Capita	\$29.57

Ordinary life insurance in force \$6,399,678,000 on 3,105,132 policies or \$812 per capita. Average size of policy in force \$2,061, average new policy sold in 1939 \$1,826.

The \$233,000,000 in life insurance money paid to the residents of Illinois in 1939 exceeded the \$177,837,448 in W. P. A. payments in the state for the fiscal year, was almost eleven times the \$22,502,031 in P. W. A. grants, eleven and one-half times the federal agricultural adjustment program payments of \$20,804,363, and nearly fifteen times the \$15,678,932 in fed-

eral payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were \$32,000,000 more than the \$201,024,624 federal income taxes collected in Illinois, were over one-fourth of the \$862,793,453 in wages paid by manufacturers in the state, over one-fourth of the \$914,081,000 total savings bank deposits and almost one-half of the \$484,942,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ALEDO—\$46,000

Leonard Dahl, Lewis Elhart, L. McIntire, Clarence Wells, Geo. Werts, Jr. (atty.).

## ALTON—\$485,000

Wm. Ball, Edmund Beall, Lawrence Breitenbach, Robert Carter, James Childers, Herman Cole, Herman Luer, Theo. Michel, Frederick Northway, Frank Wolf (owner, Alton Metal Specialty Co.).

## ARLINGTON HEIGHTS—\$37,000

Fayette Briggs, J. Fisher (optometrist), Albert Landmeier, Michael Stein.

## AUROMA—\$880,000

Over 70 Industrial Claims—\$19,962  
Richard Belmor, Albert Biever, Marcus Blonquist, Charles Brandow, Herbert Cox, Geo. Ewen, Rev. C. J. Fricke, Wm. Gee (ins.), Robert Graham (contractor), Samuel Graham (florist), Louis Hazelett, Peter Hoffman, Clarence Howard, Joseph Lord, Wm. Murphy (grain broker), Erle Oatman, Arthur Oeser, Leonard Olander, Wm. Pease, Wm. Schwingel (physician), Joseph Stumm, Alice Towner, Geo. Troll.

## BARRY—\$20,000

Herman Deitert, Hannah Greene, Anna Hoyt, Frank Lawson.

## BEARDSTOWN—\$75,000

Edward Hunter, Lizzie Schuman, Wm. Valentine.

## BELLEVILLE—\$399,000

Jefferson Bailey, Eugene Dammrich, Wm. Kuhn, W. McNeely, Wendelin Oexner, Alois Polrot, Theo. Wessel, Irvin Westrick.

## BELVIDERE—\$66,000

Katherine Carlson, Geo. Marshall, Nettie Ormsby.

## BERWYN—\$410,000

Wenzel Barta, Marie Chmelar, Robert Hall, Geo. Heil, Henry Hostetter, Chas. McMahon, Marie Madsen, Edward Price, Andrew Visny (tailor).

## BLOOMINGTON—\$787,000

Oscar Alsop, Theo. Bunn, Frank Colteaux, Geo. Haines, Lucille Haley, Albert Hannover, Gottfried Henninger, John Lehman, Lester Martin (atty.), Wm. Mayfield, Henry Miller, John Popejoy, Wm. Protzman, David Riley, Eugene Smith, Fred Snapp (school supt.), John Steger, Albert Sumner, Martin Van Grammer, Frank Washburn, Adolph Woehner, Earl Wright, Wm. Young (physician).

## BLUE ISLAND—\$130,000

Wm. Gerstenkoren, W. Holtman, Raymond Swanson (ins.), Walter Unruh.

## CAIRO—\$155,000

Hugh Johnson (hdwe. merchant), Geo. Reid, Margaret Woods.

## CANTON—\$140,000

Arthur Clore, Charles Divilbliss, Harry Harter, Wm. Jackson, Fred Miller, Ross Strain, Charles Tanner, Wilburn Wade.

## CARBONDALE—\$163,000

Louis Addor, Robert McRoy, Stuart Sinnott (hotel operator).

## CARMEL—\$82,000

Emma Becker, Geo. Brown, John Carr, John Collard, Rufus Stinson, Mary Wilson.

## CARROLLTON—\$24,000

Paul Fischer, Helen Neubauer, Lenora Slone.

## CARTHAGE—\$26,000

Edgar Alexander, Lizzie Noel, Lee Sibenborn, Edw. Strader.

## CENTRALIA—\$154,000

John Heyduck (dentist), Louis Koelling (bank pres.), James Reading (advertising).

## CHAMPAIGN—\$416,000

Edmond Cain, Ernest Gardner, John Gorman, Chas. Harrington, Jay Herriott, Annie Jones, Marguerite Lambert, Calvin Miller, Daniel Paul, Edward Porter, Augusta Spanglo, Dan Swannell (druggist), Alma Wilson, Daisy Woodcock.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.

## Illinois—Continued

**CHICAGO—\$103,460,000**

Life insurance payments averaged \$123 per family.

They represent 21 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 11½ year period equal the city's annual retail trade volume.

Over a 7½ year period life insurance payments equal the total state banks and trust companies deposits in the city.

Over 2,230 Ordinary Claims

Over 4,224 Industrial Claims—\$1,023,317

## CLAIMS BY AMOUNTS:

3—	\$500,000 or over
1—	250,000 to 500,000
4—	100,000 to 250,000
21—	50,000 to 100,000
62—	25,000 to 50,000
154—	10,000 to 25,000
199—	5,000 to 10,000
343—	3,000 to 5,000
439—	2,000; 1,000—1,000

Stephen Achtel, Jack Ackerman, Christopher Albert, Lucien Allaire (U. S.

**Rockwood S. Edwards**

General Agent

Aetna Life Ins. Co.

1 N. La Salle St., Chicago, Ill.

Ask About the Aetna's New

"Double Protection Policy"

Navy), Benjamin Alpert (realtor), Samuel Alschuler (judge), Otto Alt (undertaker), Wm. Altier (news dealer), Louise Ament, Eric Anderson, Franklin Anderson (restaurant), Hanna Anderson, James Anderson, Karin Anderson, Wm. Anderson (hotel prop.), Bernhard Andreson, James Andrews, Burt Angle, Ray Aukland, Geo. Bacon (ins.), Omer Bader, Fred Baier, Birchard Baker, Joseph Balcius, Henry Bale (ins. broker), Flavius Ballou, Arthur Bannister, Julia Bannion, Thos. Barksdale (bank v. p.), Montrose Barnett, James

**W. Stancliff Fuller**

Manager Ordinary Department

Prudential Ins. Co. of America

Rooms 1246-51

135 So. La Salle Street

Chicago, Illinois

Home Office, Newark, N. J.

Barry, Amos Bassi, Nicholas Basten, James Bauernfeind, Wm. Baugnass (ins.), Max Baum, Isidor Baumgartl, Andrew Beach, Joseph Belden (executive), Marie Bellino, Harry Bennett, Gunhild Benson, Walfred Benson, John Beran, Simon Bergman, Julia Berryman (Pres. Berryman Oil Burner Co.), Anthony Beudel (food products mfr.), Luke Bilger, Jacob Birnbaum, Vendelin Bitterman, M. Blaney, Carl Bockstanz, Chas. Boettner, Frank Bogus, Edward Boike, John Bolin, Olga Boll, Chas. Bookstanz, Virginia Born, Nicholas Bosmann, Carl Bosshart, Chas. Bowen, Theo. Bowler, Robin (retired engineer), James Boyle, Mary Braders, LaFayette Bradfield, Patrick Bradley, Clarence Brandt (painting contractor), Vera Brandt (supt. of nurses), Samuel Brickley, Henry Brinkman, Waldo Bromund, Maurice Bronner (ins.), Adella Brown, Frederick Brown (atty.), Samuel Brubaker, Owen Buckley, Anthony Buedel, Harrison Bullock, Mamie Bungert, Edgar Buns, Maria Buoscio Francis Burgess, Pericles Burke, Rollin Burket, Walter Burman, Martin Burns, Kazys Butkis, James Buttmer, Thos. Cahill, Anson Cameron (physician), Alice Campbell, Chas. Campbell,

Mary Cappetto, David Captol (ins.), Arthur Carlsen, Edward Carlson, Harry Carlson (instructor), Joseph Caron, Mildred Casela, Henry Cataldo, Lewis Cathcart, John Cavanaugh, Wm. Cawley (executive), Mary Cerovski, Julia Chada, Wm. Chailman, Violet Chalus, John Chiaplik, Jacob Chmelir, Clyde Chrisle, J. Christmann, G. Churchill, Pauline Cienki, John Cinoura, Hubert Clark, James Cleary, Meyer Cohen, Samuel Cohen, Irving Cole (architect), Walter Collings, Lewis Collosky, Lewis Concklin (dentist), Wm. Conkling, Thos. Connors, Thomas Conroy, Herbert Consor, Petre Contes, Geo. Cooke (atty.), Chas. Cooksey (accident adjuster), Adolph Copeland (executive), Costa Costanza, Birce Cotrone, Wm. Courney, Walter Covey, Alfred Cowles (atty.), Giovinnina Cozza, James Craig (pres. employment co.), Chas. Cregier, Halbert Crews, Ansel Crocker (chemist), Chas. Crump, Wm. Crump, John Csatos, Mary Cunningham, Josephine Cuscardi.

Walter Dahlke, Andrew Dahlquist, Angel Dannadeo, Baltrim Dapshis, Jacob Darfler, Alexander Davidson, Mildred Davidson, Minor Davis, L. Day, Margaret Deak, Jerry Deasy, Theo. Defere, Margherita De Grazia, Hattie Delnis, Nicholas De Paulo, Geo. A. Detrick, Tomaz Deuther (editor & publisher), Martin Devaney, Elda Dickhut, Chas. Dierks (accountant), Henry Dindinger, Rachel Di Rosa, Edgar Dittmer, John Dix (executive), John Doheny, John Dolan, Ida Dolgonos, Elizabeth Domagalla, Wm. Donahue, Maurice Dorney (priest), John Dorsey, Mary Doubleday, Joseph Dougherty, John Downey, Harry Doyle (wholesale meat dealer), Thos. Doyle (tavern

**P. B. HOBBS**

Agency Manager

Equitable Life Assurance Society

120 S. La Salle St.

Phone: FRAnklin 0400

prop.), Carl Drach, Stanley Drake, Oscar Draughan, Stanislaw Dudek, Joseph Dukat, Edward Dunn.

Cornelius Ebbens, Noble Eberhart (physician), F. Efferding (physician), Max Eggert, Harvey Elliott, Jewett Emery, Amy Erdahl, Amy Erickson, Edward Erleben, Eugene Eskridge, Alfred Evans (realtor), John Ewald, Robt. Ewing, Wallace Fackler, John Fairman, Roy Faler, Arthur Farmer, James Farren, Emma Fasse, Henry Fattes, Arthur Ferdina, James Fergus, Isador Ferguson (realtor), Mollie Ferguson, Edwin Ferry, Julius Fick, Rudolph Finder, Wm. Firth, Samuel Fisher, Frank Fitzgerald (off. mgr.), John Fitzgerald (government meat inspector), Helen Fitzpatrick, Gilbert Flaten (dentist), John Flotron (Pres. Masonic

**Wm. M. Houze**

General Agent

John Hancock Mutual Life Ins. Co.

1 No. La Salle Street  
Chicago, Illinois

History Co.), Clifford Flynn (divisional traffic mgr.), Mary Flynn, John Folak, Maggie Foley, Michael Foley, Wm. Foley, Benjamin Freeland, Charles Freund, Louis Freund, Wm. Frey, Ralph Friedberg (ins.), Herman Friesebahn (painter & decorator), Edward Fritz, Joseph Fritz (purchasing agt.), Geo. Frosch, Martha Fryer, Anna Furella.

Albert Gabe, John Garcia, Ambrose Garnette, Louis Garpow, John Gartley,

(CONTINUED ON NEXT PAGE)

**GOVERNOR HORNER SAYS:**

In expressing his appreciation of life insurance payments in Illinois, Governor Henry Horner said:

"It is worthy of note that Illinois, which ranks third in population, has ranked third in life insurance payments for several years, thereby evidencing that the people of Illinois continue insurance-minded. Undoubtedly the payment of approximately \$233,000,000 to policyholders and beneficiaries in Illinois during 1939 contributed greatly to relieve want and afford support and comfort for many families in this state. Through these payments life insurance renders a social service of the highest importance.

"Although the business of life insurance is perhaps not fully understood by the general public, the record of life insurance payments is common knowledge, and after all the ability to meet contractual obligations as they mature is the real test for the continued existence of life insurance as an American institution. Certainly the continued faith of the people in the institution of life insurance is justifiable."

Names in each town are only a partial list of claims paid during 1939.

# PROGRESSIVE STRONG

Write if interested in a  
Permanent Connection



**NORTH AMERICAN LIFE INSURANCE COMPANY**  
**OF CHICAGO.**

E. S. ASHBROOK  
President

PAUL McNAMARA  
Vice-President

JOHN H. McNAMARA  
Founder

North American Building, Chicago, Illinois

grow—

59.8%

with a growing  
company

Federal Life's new written life business in April was 59.8% greater than in the same month of 1939.

A & H business was up 47%.

Life department increases by months are shown in the chart.

Federal's Streamliners (combination Life-Health-Accident-Hospital contracts) and Family Group Policies are largely responsible.

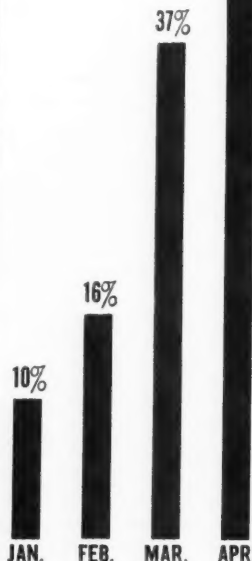
Federal offers you an opportunity to grow with a growing company.

**Federal Life Insurance Company**

ISAAC MILLER HAMILTON  
Chairman

L. D. CAVANAUGH  
President

CHICAGO





**Illinois—Continued**

Martin Gavoc, Martin Gowin, Gilbert Gaylord, Alice Geadu, Harry Gelpert, Wm. Gewerth (foreman), Wm. Gilbert (executive), Carl Gilbertsen, Randolph Gilliam (physician), Maurice Glean, Andrew Gloss, Wm. Gogerty, Louis Gold (tailor), Joseph Goldberg (secy. & off. mgr.), Ralph Goller, Delbert Gourley (pres. lime co.), Alice Greeley (food shop prop.), August Greener, Geo. Gregg, Charles Griffin, Catherine

**E. W. Hughes**

General Agent

Massachusetts Mutual Life Ins. Co.

Suite 1616 One La Salle Building

Chicago Phone RAN. 0000

Grogan (teacher), Walter Gryziecki (baker), Anna Gwozdz.

Christian Hacker, Joseph Halik (bldg. mgr.), Eva Halow, Wm. Halstrick (designer of furniture), Clifford Ham, Thos. Hannigan, Geo. Hansen, Louise Harder, James Hardin, Alva Hardy, Delbert Hart, Michael Harte (retired), Robert Harvey (commercial agt.), Paul Hat, Geo. Hathaway, Donald Hausel, Fred Hauser (retail coal dealer), Clarence Hawkins, Edward Heacock (physician), Frank Healy (Ill. Steel Co. foreman), Richard Heffernan, Gertrude Heidemann, Chas. Herrelson, Henry Herr, Carl Herr-

**Stumes & Loeb**

General Agents

Penn Mutual Life Ins. Co.

One North La Salle Street  
Chicago, Illinois

mann, Fred Herrmann, David Hickey, Chas. Hilberg, Dorothy Hill, John Hintz, Anna Hippenmeyer, Benjamin Hitchens (mgr.), Chas. Hitzeman (deputy clerk), Harry Hoffman, Otto Hoffman, Michael Hogan, Wm. Holbrook, James Holland (coal merchant), Morris Horwitz, Estelle Huguenin, Chas. Hunter, Pearl Hurd (beauty college instructor), Lula Hurter, Margaret Hussey, Theo. Hussman (mfr.), Julia Huston, Clare Huttel, Helen Hynes.

John Ivey, Frank Jack (executive), Edwin Jackson, Carrie Jacobs, Frank Jagielko, Andrew Janik, Louis Jaques (baking powder mfr.), Mollie Jastromb, Albert Jenk (florist), Ben Jensen, Hans Jensen, Klaus Jensen, Rikus Jeths, Geo. Joachim, Arthur Johnson, Carl Johnson, Harold Johnson, Wm. Johnson, Edward Johnston (retired), Geo. Jorgensen, Mary Jorgensen, Joseph Jorkema (bldg. contractor), Joseph Just, Frederick Kacer

**Charles J. Zimmerman**

General Agent

Connecticut Mutual Life Ins. Co.

1 No. La Salle Street  
Chicago, Illinois

(merchant), Harry Kaiser, Stanislaw Kalob, Joseph Kalisz, Michael Kane, Chas. Kannenberg, Irwin Kaplan, John Kapuska, Grover Karrer, David Kassiday, Henry Katzenbach, Edward Katzinger (executive), Patrick Keane, J. Kearins (florist), Thos. Keating, Harry Keeler, James Kehoe, Geo. Keith (Secy. Board of Education), Kellogg Fairbank (att'y.), Wm. Kent, James Kenniff, Martin Ketrick, Frieda Kiehl, John Kiener (grocer), Gustav Kiland, Anna King, Marion King, Warren Kirchner, Ernest Kissling, Nick Klein, Hans Klemmer, Geo. Koenig (realtor), Peter Kolata, John Konefes, Frank Konitzki, Steven Kopeczy, Mesrop Koreslian, Herman Krause, Lewis Kressin, Thos. Krezel, Herman Kruger, Her-

**Can Live Rest of Her Days Without Financial Worry**

ILLINOIS—My husband being an insurance man was a firm believer in insurance as a protection in all emergencies.

He had \$12,000 life insurance. My daughter and I carry life insurance. The difficult days my husband spent in the hospital knowing his time was short were somewhat relieved because he knew he was leaving us provided for in the days to come.

I cashed two policies with which to pay all the expenses of the doctors, the hospital, the funeral, etc. The largest policy I arranged as an annuity which pays me a monthly income. I have established a budget to take care of my household expenses. I left three policies as paid-up insurance, and with the interest from these, I pay my taxes, insurance, and up-keep on the home. From my present set-up, knowing how much I can spend, I can live the rest of my days without worrying where the money is coming from. Without the insurance I would in time have had to go to work and that is not easy in middle life.

In my experience, I am a firm believer in life insurance protection, because there is one thing from which you cannot escape—death. When that time comes, life insurance is a safe refuge for your family or dependents. They are encouraged to carry on with the respect, love and devotion that so rightfully belongs to the departed one.—Mrs. E. C.

man Kruse (physician), Camille Kulik, Stanley Kuta, Zatarzyna Kuta, Michael Kutch, Sadis Kuttanauer, Wm. Kyle (electrical engineer).

Rosie Labas, Cass Lamb (executive), Benjamin Lancaster, Frank Lane, Adolph Larsen, Morey Lasky, Adolph Laug, Antonia Lauria, Anna Lauters, John Lawson, Carmelia Lazio, Sarah Learner, Harry Leask, Frank Lee, Kenneth Leigh (real estate broker), Luther Leininger (dentist), Irving Lemke, Lillian Lenth, Mike Lentin, Jesse Lepman, Jacob Lerner (delicatessen store prop.), Ludwig Lesniak, Samuel Levin (Prop. Levin Kosher Sausage Factory), Albert Lortz, Chas. Luce, Wm. Lhotka (retired), Fred Lindberg (electrician), Stephen Link, James Linn (english instructor), Peter Lippeus, Albert Lowe, Howard Loy, Joseph Ludas, Otto Luebecke, Frank Luken, Fred Lupton (purchasing agt.), Wm. Luthardt (retired), John Lutz, Stephen Lynch.

James McAlear (executive), John McAuliffe, Wm. McCarty, Daniel McCormack, John McCormack, Orlan McCormick, Annie McCune, Chas. McJoynt, Dan McKee, Paul McSteen, Golder McWhorter (physician), Wm. McCannon, Fred McGauley (stationer), J. McInerney (sta. engineer), Edwin McShane (realtor), Tom McSteen (accountant), Katherine Mack, Soren Madsen, Jozef Magda, Robert Maher (live stock trader), Edward Mahke, Wm. Mackris, Felicia Majcher, Lloyd Malloy, Martin Malloy, Laurence Maloney, Milan Mandich, Josefa Mandziara, Grace Manfre, Wladyslaw Manka, Edward Manley, Lorenzo Mapp, Joseph Margolis, Morris Marks (retired furrier), Stewart Marlin, Samuel Martin (accountant), Franklin Matheiu, Wm. Matheny, Cecilia Mathis, Laura Mathison, Susan Matthews, Frances Matthys, Geo. Mayer, Frank Meadowcraft (lumber co. executive), Eugene Melin, Mike Memicz, Chas. Menzler (mechanical engineer), Joseph Merkle, Josiah Merrow Jr. (asst. gen. freight agt.), Henry Mescher, Theodore Mestesen, Wm. Metz (Cashier, Bowman Dairy Co.), Joseph Metzl (ins.), Lilyan Meyers, Walter Miessler, Bernhard Miller (retired), Donald Miller, Geo. Miller, Henry Miller, Hircie Miller (tavern prop.), Jacob Miller, John Miller, Reuben Miller, Reuben Mills, Stephen Minarovich, Mabel Mitchell, Carl Moe, Mildred Moffet, Henry Moon, Chas. Moore, Frank Moran, Theo. Morganweck, Dugald Morrison (electrician), Vincene Mousek, John Mrozowski, Lillie Muelhausen (pianist), Paul Mueller (realtor), Rudolph Mulac, Jr. (accountant), Cletus Muldoon, Catherine Mulvihill, John Mumper, John Munsch (tavern prop.), Chas. Mudock, Mary Murphy, Virginia Murphy, Wm. Murphy, Theofilas Muszynski, Wm. Mutart, Ziskin Myers.

Chas. Nadler, John Nadler, Joseph Nash, Geo. Nauseda, Michael Nawakowski, Irene Neango, Mary Nebel, Paul Neef, Adolph Nelson, Bernice Nelson, Victor Nelson, Hubert Nertney, Leopold Newman, Wm. Niebuhr, Harold Nielson, Henry Niemann (retired), Edward Nixon (freight agt.), Oswald Nonnast, Meyer Norden (executive), Harry Norman, John North-helfer, Isabel Norton, Katerina Novak, Patrick O'Brien, John O'Connell (realtor), Louis Oehring (retired), Alan Ogg, Peter O'Keefe, Josef Oleksy, Albert Olen, John

Oles, Marcus Oliver, Walter Olker, Clarence Olson, Harry Olson, Mary Olszewski, Laura Ording, Edward O'Reilly, Eugene O'Reilly, Calvin Ott, Chas. Oyen.

Anna Pacyga, Walter Padlo, Francis Pahulla, Harry Palkos (restaurateur), Stanley Pameditis, Fred Parker, Harry Parker, Eleanor Paruszkiewicz, Thos. Patzynsky, August Paul (supt.), Wm. Peabody (merchant), Marston Pearson (musician), August Peglau, Aloysius Pepler, Wm. Peters (hdw. merchant), Martin Peterson, Ralph Petersen, Hannah Peterson, John Peterson (plumber), Peter Peterson, John Petrie, Norma Phillips, Anna Pierce, Joseph Pietroski (physician), Minnie Pilka, H. Pinder, Arthur Piper, John Piper, Henry Pitzele, Joseph Plotz, Harry Plowright, Frederick Pochon, Max Polk, Lucas Pollock, Frank Popovits, Thos. Populorum, Alexander Potocki, Wm. Potter, Leonard Powers, John Price, Vincent Przybyszewski (retired), Chas. Pugh (physician), Wm. Quillinan.

Thos. Rafferty, Wm. Rakow, Winston Rambo, Anna Ranallo, Walter Randick, Fred Rathje (att'y.), Louis Redman (bowling alley prop.), Edward Rehaut, Jacob Rehm (head cattle buyer), Herman Reich, Chas. Reynolds, Harry Rhineberger, Edward Rice, Geo. Rice (retired executive, International Harvester Co.), Chas. Richards, Joseph Richman, Carl Riley (sales executive), Wm. Riley (salesman), John Rissman (mfr.), James Roark (retired), Clark Roberts, Mitchell Robin (clerk probate court), Oscar Robinson (music teacher), Rosalie Robyn, Wm. Rochells (mgr. dyers & cleaners), Julius Roesch, Jr. (Pres. Steel Sales Co.), Chas. Rolfe, John Romanek, Abe Rosen, J. Rosenberg (physician), Anton Rosenstiel, Arthur Roth (physician), Joseph Rouleau, Clifford Rowe, J. Rowley, Michael Rozumski (physician), Robert Rude, Theresa

Russo, Alan Ryan (hotel clerk), Henry Ryan.

Susan Saeger, Chas. Sakaitis, Teno Sandberg, Thos. Sanders, Maria Santucci, Roque Sarigumba, Carleton Saunders (auditor), Henry Scambler, Martin Schaff-rath (postal clerk), Lydia Schiller, John Schira, Geo. Schmidt, Oscar Schmidt (dept. mgr.), Wm. Schmidt, Frederick Schneider, Walter Schneider, Louis Schoenecke, Edward Schroeder, Geo. Schubert, Alva Schultz, Henry Schwab (salesman), John Schwaner (treas. bottling co.), John Schwartz (butcher), Belinda Scott, Walter Scott (purchasing agt.), Jacob Seibert (Prop. Seibert Paper Co.), Robert Sellers, Ralph Senn, Muriel Seyler, Robert Sharp, Michael Shea, Loretta Shearin, Frank Sheehan (Clerk, Board of Trade Clearing House), Eva Sheffield, Robert Sherry, Charles Shide, A. Shoenberger, Edward Sielaff (salesman), Hymen Silverman (lumber co. pres.), Bessie Silverman, Rudolph Simek, Benjamin Simpson, Josephine Siwe, Jozef Slankowski, Geo. Slifka, Stanley Sliwa, Albert Slutsker (druggist), S. Marlin (retired), Dora Smith, John Smith, John Smith (Pres. Superior Typesetting Co.), Wm. Smith, Sylvester Speicher (furniture salesman), Wm. Spietz, Frank Sroka, Jr., Giovine Stefanelli, Joseph Stanton, Matt Staral (butcher), August Stark, Frank Stasieski, Peter Stefanowicz, Oscar Steinkemper (ins.), Clarence Steinmetz, Lester Stenhouse, Samuel Stern (grocer), Roderick Stevens (retired), Wm. Stevens, Don Stockdale (salesman), John Stoli, Emil Stoinacker, Cecil Strand, John Strahler, Mayer Strassman (retired), H. Struck (salesman), Allen Stubblefield, Chas. Styler (realtor), James Sullivan, Carl Sundstrom, Harry Sunfield, John Sutphen, Benjamin Sutton (osteopath), James Svantner, Archie Swail, Ernest Swanson,

(CONTINUED ON NEXT PAGE)

# OPPORTUNITY

We have a special opportunity for a man who knows how to sell and how to teach others how to sell the Family Unit Policy.

## Illinois Bankers Life Assurance Company

MONMOUTH, ILLINOIS

LIFE • ACCIDENT • HEALTH

**Able to Live In Same Comfort As She Was Accustomed**

ILLINOIS—I am a great believer in life insurance as it surely did a great deal for me. If I had not received it it would have been necessary for me to dispose of my real estate at a sacrifice or get employment of some kind, which is easier said than done, especially after the age of 60.

As it is I am able to live in the same comfort to which I am accustomed.

I invested some of it in annuities which seemed a very satisfactory plan in my case as there is no one for whose future I am in any way responsible.—Mrs. I. H.

Names in each town are only a partial list of claims paid during 1939.

## Illinois—Continued

Victor Swanson, John Sweeney, James Swope, Dora Synkevich, Czeslaw Szustkiewicz.

Ernest Talmadge (salesman), Jasper Tankersley, Esther Tanler, Wm. Tasker, Sophie Taussig, Joseph Theobald, Chas. Thiel (Supt. House Police), Otto Thorn, Christian Thorup, Harold Tillman, Samuel Toy, Ernest Tragau, Frederick Trempe (decorating contractor), John Tredwell (retired), Jan Twardosz, Walter Urbaniak, Clarence Usher (heating contractor), Antonio Vaccaro, Etienne Vallette, Roy Van Weelde, Ernest Vezina, Walter Vincent, Esther Vineberg, Louis Vleck (printer), Dorothy Voelkert, Reinhold Waak, Jennie Wagner, Olga Wagner, Lillian Wald, Esther Wallace, James Walsh, Wm. Walz, Melissa Ward, Fannie Warner, Earl Washburn, Wm. Washburn, Melvin Watt, John Weaver (salesman), August Weigert, Christine Weiss, Ninian Welch, Sofie Weidt, Albert Wells (mechanical engineer), James Welsh, Wm. Wheaton, Harry Wheeler, Donald Whisler, Frank White, Chas. Wiesman, Loren Wilder, Arthur Willing, Edward Wilson, John Wilson, Robert Winshy, Wm. Winter (electrical sales engineer), Stanley Witkowski, Max Wittelle (cemetery executive), Fred Woda (train director), Mildred Wood, John Woodall (salesman & buyer), Joseph Wodding, Leon Woolf (retired), Leo Wozniak, Perry Yancey (mechanical expert), Geo. Yanochowski, Samuel Young, Albert Yudelson (physician), B. Zajackowski, Geo. Zakreske, Albert Zickuhr, Fred Ziemsen, Frank Zientek, John Zilla (ins.), Rosita Zito, John Zwack (druggist & optician).

## CICEBO—\$335,000

Over 73 Industrial Claims—\$18,304  
Adolph Boehm, Frank Masek (contractor), Joseph Novak (grocer), August Paul (hospital supt.), Stella Ptak (inspector), Arthur Redding (mgr.), Julius Remdzus (clothing merchant), Henry Wiltjer, Thomas Zukowski.

## CLINTON—\$64,000

Anna Hartsock, Rea Lawrence, Joseph Myers, Wm. Soward.

## DANVILLE—\$665,000

Irven Allen, Frazier Cloyd (physician), Richard Depke (justice of peace), C. Hickman, Frank Hill (lumber dealer), Ralph Lauten (executive), Henry Lee (cream buyer—Sugar Creek Creamery Co.), Achilles Lete, Leo Mennel (service dispatcher power co.), Dieudonne Morin, Chas. Payne (tailor), James Phelan, Oscar Randolph, Jr., Edward Robison, Edward Stephens, Gordon Telling.

## DECATUR—\$740,000

James Barnes, Egbert Beall, Jessie Christy, Merl Cunningham, Alice Davis, Lela Davis, Robert Ford, Otis Frizzell, Chas. Fuller, Ella Grinstead, Edna Hall, John Henneberry, Delno Hott, Mary Hott, Joseph Isley (pharmacist), David Kemmerer, Eugene Linxweiler, Salvatore Mascitti, Jeanette Mattson, Wm. Montgomery, Ernst Natkemper, Henry Pogue (retired), James Pruitt, Alfred Scherive (sales mgr.), Anton Scherer, Mary Taylor, Frank Walters, Oscar Wayman, Emanuel Wilson.

## DE KALE—\$63,000

Alvin Burtch, Carl Haas, Lillian Waltz.

## DES PLAINES—\$87,000

Arthur Blewitt, James Donnell (physician), Anna Mueller, Robert Suydam.

## DIXON—\$135,000

Charles Bremer, Frank Chiverton, Jennie Finkler, Ira Kendall, Henry Liven, Marcus Smith (contractor), Minnie Smith, Mary Tague.

## DOWNEY GROVE—\$40,000

Thos. Demond, Chauncey Ellsworth, Hannah Grether.

## DUNDEE—\$28,000

John Bohn, Wm. Bohn, Charles Wolaver.

## DWIGHT—\$35,000

John Baker, David Constantine, Peter Von Qualen (undertaker).

## EARLVILLE—\$37,000

Frank Edgett, Elmer Lust, Ruby Remick.

## EAST ALTON—\$43,000

Jacob Apple, Frank Ryan, Lee Vinyard.

## EAST MOLINE—\$92,000

Vera Fowler, Wilbur Gregson, Henry Hanewacker, Wilbert Palmer, John Peacock, Joseph Van Hoe.

## EAST ST. LOUIS—\$1,055,000

Over 430 Industrial Claims—\$112,192

Nelda Breidecker, Joseph Brud, Leo Conwell (realtor), Wm. Dannenbrink, Drucilla Dare, Wm. Day, Everett Gause (hotel mgr.), Michael Graham, Ezra Hines, Fred Key (V. P. Key Co.), Tony Kokotovich, Leonard Konkil (priest), Herman Kreipke, Lorus McDermith, G. McMurtry, Adella Naughton, Edward Pabst, Wm. Papproth, Clark Place, Herman Reese, Albert Spaete, Edward Spiesbach, Wm. Tierney.

## EDWARDSVILLE—\$87,000

Wm. Aksamit, Otto Betzold, Henry Gerke, Cornelius Schaefer, John Schneider, Albert Sievers.

## ELGIN—\$977,000

Nis Bau, Bernhard Borkhart, Frederick Brummel (priest), Roy Frick (ins.).

Wm. Gieske, Carl Haber, Wm. Huber, Fred Huehl, Andrew Johnson, Louise Kesner, Fred Koss (executive), Carroll Lindquist, Harrie Lombard, Chas. McArthur, Wm. McClure, Henry Miller, Wm. Miller, Chas. Piazza, John Popp, Alvin Pruden, Wm. Real, Albert Rinehimer (mfr.), John Schofield, Everett Smith (supt.), Chas. Stumme, Mary Vanthournout, Ronald Wilkin.

## ELMHURST—\$325,000

Fred Bachner (executive), Gertrude Blume, Frank Canik, Edmund Riedinger, Chas. Urquhart.

## EVANSTON—\$2,870,000

Over 89 Ordinary Claims  
Isaac Bressler, Geo. Colburn (Executive, Century Metal Craft Corp.), James Coon, Ronald Donovan (executive), Wm. French (sales mgr.), John Gallagher (dentist), Harvey Hanscom (realtor), Helen Keefer, Jesse Kindig, Wm. Legnard, Stanley Leonhardt, Charles Milnes (V. P. Chicago Wool Co.), Andrew Nelson (ins.).



Life insurance protection will keep that smile on her face.

Wilder Pickard, Cuthbert Schaefer (sales engineer), John Utley (realtor).

## FOREST PARK—\$60,000

Wm. Harden, L. Huether, Frederick Krohn (retired), Gerhard Onnen, James Pickell.

## FREEPORT—\$271,000

Frank Bessert, Clark Browne (ins.), Edwin Busker (plumber), Geo. Carter (contractor), Louis Conter (plumbing co. mgr.), Wilbur Garman, Fred George, Chas. Hepner (hdwe. merchant), Vernon Hick, Anna McCall, Elsie Miller, Alfred Rance, Helen Smith, Frank Thompson.

## GALESBURG—\$414,000

Fred Bendoge, Geo. Berry, Chas. Coleman, Joseph Deets, Edward Graham, John Holahan (realtor), Mary Kennedy, Maude McKinley, Clinton Meadows, Ira Pillsbury (retired florist), Daniel Robison, Robert Sinclair, James Temple, Chas. Trusch.

## GALVA—\$29,000

Martin Adams, Thure Anderson, Carl Ericson.

## GENESEO—\$56,000

Chas. Johnson, Mathilda Miller, Wm. Stenzel.

## GLEN ELLYN—\$120,000

Albert McGlasson (accountant), Edward Pares, Harold Seltzer.

## GRANITE CITY—\$163,000

B. Chuchian, Wm. Fossieck, Henry Holloway, James Lively, Ben Megeff (coal dealer), Fred Springer, Emma Urban.

## GREENVILLE—\$33,000

J. Baker, Margaret Edwards, Lillian Graft, Emma Palecek, Raymond Panoast, Isadora Phillips, Vallee Ulmer, Geo. Vonder Bruege.

## HARRISBURG—\$71,000

Chas. McIntosh, Joel Mooneyham, Wm. Rutherford, Sarah Sweat.

## HAVANA—\$42,000

Gerald Brown, Raymond McCrady, Dietrich Steging (grain buyer), Carl Trimpe, Emil Wahlfield.

## HIGHLAND PARK—\$690,000

James Biscombe, H. Conway, Nathan Corwith (mfr.), James McChrystle, Frank Merriman, John O'Connell (dry cleaner), Thos. Rogan.

## HILLSBORO—\$124,000

John Dryer (attv.), Michael Godfrey, Peter Herman, Thos. Jett (circuit

judge), Florence Moss, Albert Paden, Harry Phillips (retired atty.).

## HINSDALE—\$295,000

Carl Anderson, Ralph Ballou (liquidator), Edwin Carlson, James Knox, Nellie Price, Wm. Russell.

## JACKSONVILLE—\$262,000

Sylvester Carter (veterinary), John Dobson, Ernest German, Jesse Henry, Walter Kolberger, Andrew McNamara, David Reid, Fred Rustemeyer, Charles Short.

## JERSEYVILLE—\$55,000

David Beatty (ins.) Wm. Felter, Geo. Fritz, Lewis Miller.

## JOLIET—\$833,000

Over 49 Ordinary Claims  
Over 91 Industrial Claims—\$22,521

Frederic Arentz, Mary Barc, John Bitterman, Ernest Brooker (purchasing agt.), Frank Comfort, Eloise Crug, Robert Eden (plumber), Chas. Eldred, Osmer Engelhardt, Thos. Hartigan, Joseph Jadodzinski, Rose Kelley, Stephen Liseczan, Edwin Moore (V. P. Barrett Hdwe. Co.), Maggie Murr, Mathias Mutch, Joseph Pomatto (merchant), John Salesnik, Clarence Scott, Mary Shaffer, Frances Tebeau, Frank Weis, Joseph Zerbos.

## KANKAKEE—\$319,000

Prudence Boncour (Supt. Kankakee County Home), John Bringstaff, Ervin Garbs, Alexis Granger (attv.), Alphonse Houde, Bruce Myers, Wm. Nesbitt, Herman Pombert (contractor), Margaret Rantz, Fern Steinke, David Watson.

## KEWANEE—\$136,000

Arthur Eastin, Carl Elmquist, Carl Grothe, James Johnson, Thos. Johnston, Geo. Palmer (dentist), Raymond Walker (burial vault mfr.), Robert Zang.

## LA GRANGE—\$748,000

Lloyd Blomgren (aviator), Chas. Bluder, Frank Fisher, Grace Henry, Michael New, Ralph Palmer, John Roberts, Oliver Switzer (V. P. Lakeside Central Co.), Vena Teeter, Otto Ursini, Geo. Yanochowski (Pres. Kellogg Switchboard & Supply Co.).

## LA MOILLE—\$19,000

Peter Becker, Harry Fundell, Geo. Littlewood, Walter Truckenbrod.

## LANARK—\$24,000

Merle Gibbs, Mary Puterbaugh, Wm. Tenley.

## LA SALLE—\$121,000

Bernard Doyle, Joseph Eftting, John Gilligan, Edith Gorski, Harry Jenkins, Joseph Lenski, Gus Lundberg.

## LAWRENCEVILLE—\$59,000

Fred James, John Lemmons (ins.), Elizia Smith-Hicks.

## LEWISTOWN—\$36,000

Bertha Athey, Cresswell Groat, James Laws.

## LINCOLN—\$194,000

James Blackburn, Wm. Bouillon, Joseph Chait (auto dealer), Lillian Cline, Paralee Fusch, Philip Kuhl, Chas. Mozier, Albert Trapp.

## MCLEANSBORO—\$25,000

Sarah Baker, Bessie Benbrook, Anna Foster.

## MACOMB—\$60,000

Frank Helms, Edward Norton, Elijah Stookey.

## MARSHALL—\$57,000

Newton Booth, Nellie Connelly, Arthur Deaner, Adolph Huppert, Roscoe Mitchell (physician), Rev. James Walsh.

## MAYWOOD—\$260,000

Jacques Affelder, Frederick Blase, Georgianna Felix, Rowan Kelly (club mgr.), Eugene LaRowe (school supt.), N. Proctor.

## MENDOTA—\$68,000

Frank Fritz (druggist), Allen Horn, Fred Schmitt, Daniel Tower.

## METROPOLIS—\$56,000

Allie Jones, Louis Mittendorf, Missie Rehlmeier, Orin Stewart.

## MOLINE—\$632,000

Wm. Ball, Nels Beckstrom, Henry Corbin, Patrick Garry (retired), Alwina Hallquist, Richard Hennings, Henry Johnson, J. Jones, Chas. King, Agnes Little, Chas. Lundahl (banker), Wm. McClean (owner auto service co.), Reece Pacuer, Hjalmer Peterson, Lulu Soderstrom, Anna Thorgren, Earl Wilson.

## MONMOUTH—\$218,000

Orrie Brownlee, David Clarke, Ida Gilbert, Wm. Graham (merchant tailor), Alpheus Lewis, Geo. McVey, Hugh Marshall, Mary Saville, Oliver Schnurr, Wm. Shawley, Emma Sroeks.

## MOREIS—\$54,000

Edwin Belz, Frank Collins, Mattie Kleinhauer, Abner Nelson, Anthony Zelinski.

## MOUNT STERLING—\$28,000

Velma Bond, Robert Crawford, Joseph Koch.

## MOUNT VERNON—\$74,000

Ernest Meyers, G. Reid, Letha Williams.

## NAPERVILLE—\$106,000

Geo. Ferry, Henry Gilhoover, Robt. Ioder, John Kline, John Schmidt (banker).

## Prominent Banker Provides Through Life Insurance

ILLINOIS—My husband had about \$20,000 insurance including his health and accident insurance. He was president of The Loan & Trust Co. of this city, a position he held for seven years, prior to that he had been connected with the same institution since 1907 in which year he graduated with honors in banking and economics from the University of Illinois. Besides being president of the bank and doing extension work he served on the school board, was treasurer of the hospital and the Masonic lodge. He had served as president of the Commercial Club and various other civic organizations.

I am more strongly convinced than ever that life insurance is one of the greatest and safest means of investment; business men argue that the yield in per cent is not big enough, but having been a widow for nine months and discovering that the so called big percents do not come in after your husband's death. Life insurance is sure! It pays up debts without sacrificing property; provides the ready cash needed for paying up bills, funeral expenses, etc. Had my husband not carried insurance it would have been necessary to sacrifice property at a great loss.

It enables one to keep on living in the home in which they were accustomed to living and to keep on with their children's education and so that the mother may stay at home and care for her child.

I am speaking as one who has had first hand benefits from "Life Insurance." My only regret is that my husband did not put more of his earnings from two partnerships into life insurance—because I am going to lose a large amount of this.

What was left of insurance after paying expenses can be re-invested with the company at 4½ per cent. An annuity with a refund—this beats any other investment yet—because it is guaranteed. My suggestions to everyone is "Carry More Life Insurance." It is sure!—Mrs. L. E.

## NEWTON—\$30,000

Allen Calvin (realtor), Geo. Lobmeier, Leonard Shackmann.

## OAK PARK—\$1,480,000

Over 90 Ordinary Claims  
Over 14 Industrial Claims—\$5,490

Emil Ahrbecker, Robert Berney, Wm. Brown (executive), C. Brutus, Orcutt Carr, Thos. Charland, Claire Clare, Edward Lee, Richard Clough, Lewis Conklin, James Craig, John Crannell, Wm. Day, Joseph Dire (contractor), Frances Eby, Raymond English, Frank Fritz, Orion Glover (Pres. Chi. Cork Works), Edward Grahl, Ross Hall (attv.), Edwin Hindert, Louis Johnson (realtor), Chas. Kannenberg, Thos. Kelligrew (wool broker), Victor Lewis (gen. mgr. M. J. Neahr & Co.), Martin Link, E. Murphy, Alben Myren (Asst. Secy. Chicago Title & Trust Co.), Jennie Paddock, Harold Pence (Secy. Automatic Equipment Co.), Harold Rockwell (banker), Geo. Sandberg, Frank Smith (sales mgr.), Wm. Sofie, Emiel Starke, Fred Tesnow, Wm. Worth.

## OLNEY—\$52,000

Lellah Brown, Lela Schonert, Earl Ward.

## OREGON—\$47,000

Peter Hastings (banker), Sidney Hess, Wm. Jenkins, Geo. Wooding.

## OTTAWA—\$170,000

John Cavatorto, August Hardten, Gilbert Masters, Frank Peterson, Jr., Geo. Sanders.

## PANA—\$69,000

Edward Asa (florist), Dwight Davis, Wilbur Mose, Chas. Wilson.

## PARIS—\$78,000

Thos. Foley, John Levstick, Richard Shelledy.

## PARK RIDGE—\$164,000

Peter Christiansen (Executive, Borden & Wieland), Leonard Johnson, Clarence Mobert, Andrew Tollefson.

## PEKIN—\$205,000

Rudolph Maurer, R. Nedderman, Anna Preston, Benj. Walmire (ins.), Albert Wise.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.



## Illinois—Continued

## PEORIA—\$2,335,000

Life insurance payments averaged \$88 per family.  
They represent 24 percent of the wages paid by manufacturers operating in the city.  
Life insurance payments over a 14 year

## LESTER O. SCHRIVER

General Agent

Aetna Life Insurance Co.

301-305 S. Jefferson Ave.  
Peoria, Ill.

Telephones: Bus. 3-3791; Res. 9653

period equal the city's annual retail trade volume.

Over a 7% year period life insurance payments equal the total savings bank deposits in the city.

Over 166 Ordinary Claims

Over 186 Industrial Claims—\$46,669

Edward Arnholt, Ralph Atkinson, Leonard Barton, Edward Beck, Wm. Blanchard, Carl Block (merchant), Edward Bloom, Ethel Buchanan, Wm. Caldwell, Carl Carlson, Clyde Casper, Charles Clark, Wm. Cook, Jessie Cornelius, Dr. Albert Dickinson, Allen Early, Chas. Everett, Fritz Faust, Margaret Finley, James Garralaut, Clara Hogan, Berry Kegg, John Kelch, Walter Kelly (R. R. agent), Orville Kirby, Chas. Knetzger (retired), Robert Lindig (electrical contractor), Benjamin Lund, Rudel McKinney (atty.), Clinton Main (furniture store prop.), Homer Millard, Lena Moeller, Clarence Newlin, Joseph Oberman, Leland Powers, Carl Rauch, Earl Rubaak, Louis Schmidt (broker), Albert Schuler, Laura Simpson, Ralph Simpson, Wm. Spangenberg, Mark Starr, Warren Sutliff (bank pres.), Charles Trusch, Carol Vick, Sidney Vogt, Franklin Warner (grocer), Corinne Westermann, Mabel Wright, Frank Zilch.

## PERU—\$116,000

Wm. Gruning, Edwin Helmig (drug-gist), Joseph Kurtenbach, Stanley Struglinski.

## PITTSFIELD—\$60,000

Guy Carlton, Robt. Frazier, Jacob Hess (atty.), Henry Hoskin, Geo. Mink.

## PLAINFIELD—\$20,000

Audrey Gobel, Stanton Proctor, Robert Sharpe.

## POLO—\$47,000

Chester Brigham (physician), Gustav Graehling, Mary Naylor, Pearl Rogers.

## PONTIAC—\$83,000

Alonso Barger, Frank Brolesen (retired tailor), Ira Morrison (auto dealer), Bert St. John, Henry Smith.

## PRINCETON—\$40,000

James Barrowman, James Fletcher, Albert Unholz, Charles Uthoff (hotel mgr.).

## PROPHETSTOWN—\$23,000

Fred Ackerman, Frank Cleaveland (druggist), Irwin Wilkinson.

## QUINCY—\$454,000

Joseph Bohen, Sylvanus Bragg, Thos. Brewer, Alonzo Campbell, Roy Drollmeier (druggist), Eva Enoch, Thry Gunn, Leo Humphrey, Helen Korn, Henry Rees (contractor), Geo. Rischer, Kirk Shawgo (physician), Hilda Snowhill, Wm. Stewart, Wm. Trader (physician), Herman Watson.

## RIVER FOREST—\$810,000

Forbjorg Berg, Harry Castle, Louis Goltermann, Anton Olsen (executive).

## RIVERSIDE—\$122,000

John Cameron (atty.), Frank Faul (Dept. Mgr. Babson Bros. Mail Order Co.), Winifred Fisher.

## ROBINSON—\$88,000

Catherine Harper, Carl Hippensteel, A. Kirk, Laura McCarty, Wilson Postlewait, Wm. Sexton, Charles Weekley.

## ROCK FALLS—\$34,000

Warren Burdick, John Lundquist, Wilbert Palmer.

## ROCKFORD—\$1,145,000

Over 91 Ordinary Claims

Over 104 Industrial Claims—\$27,369

J. Anderson (clothing), Raymond Barker (printer), Edwin Barrett (ins.), Nels Billstrom, Edward Brown, Oscar Brown, Chas. Callender, Arthur Carlson, Ronald Carlson, Leroy Carmichael, Johanna Carson, Roscoe Chapman (publisher), Simeon Charn, Bert Cole, Le Roy Curivan, Oscar Ellison, Mary Fitzpatrick, Franklin Fox, Frank Fry, Anthony Harrigan, Lyle Harrison (mgr.), Mary Hendley, Alpha Herrington, Roy Herrington (auto dealer), Frank Hogland, Herbert Jacobson, Erland Johnson, Victor Johnson, David Madden (atty.), Daniel Malone, Geo. Meredith, Guy Moore, Paul Natz, Robert Ohlendorf, Anton Paulick, A. Pearson (photographer), Albert Radke, James Reid, Carrie Roland, Chas. Rystrom, Per Swenson, Chas. Trowbridge.

## ROCK ISLAND—\$620,000

Geo. Albrand, Wyman Beardsley, Henry Damman (Exec. Bear Mfg. Co.), Wallace Grant (realtor), Aaron Harris, August Johnson, Kos Klassman, Edmund Lincke, Geo. McNutt, Wilson Martindale, Martin Norman, Emilie Nuessli, Louis

Ohge, Chas. Ohms, John Ranson, Robert Rote, Eloy Sand, Wm. Schuyler, Roy Sears (editor), Henry Uhlman, Arthur Williams (physician), David Ziffren (broker).

## ROSEVILLE—\$35,000

Elmer Burns (editor), Baker Fletcher, Zoa Pittman, Lizzie Woodward.

## ROSSVILLE—\$48,000

Grace Mayhue, Glenn Prillaman (grain merchant), I. Smothers.

## SAINT CHARLES—\$70,000

Simon Anderson, Emanuel Block, John Helmer, Carl Johnson, Peter Nelson.

## SHERIDAN—\$40,000

Edwin Bell, Clarol Cross, Clifford Ritzenthaler, Robert Rowe (surveyor).

## SPRINGFIELD—\$1,885,000

Over 95 Ordinary Claims

Over 154 Industrial Claims—\$33,339

Mary Albert, Oliver Alexander (veterinarian), Mandelbert Baker, Baylis Barber (realtor), John Barber (atty.), Walter Barnes, John Bassett, Geo. Beam, Wm. Coe, Chas. Corson, James Doran, Patrick Daughton, James Douglas, Wm. Edwards, Frederick Eisele, Wm. Farney, Claude Frye, Joseph Gaupel, Chas. Gierston, Mary Goldblatt, Kathryn Hamby, Houston Herndon, Henry Hester (druggist), Margaret Johnson, Albert Knapp, Robert Lanphier (Pres. Sangamo Elec. Co.), Emma Lex, Emma Lippott, Nellie McGurk, Mary Morrison, Clarence Middleton (Owner, Cent. Ill. Distributing Co.), Hippolyte Mussillon, Mont Noble (engineer), Katherine Nollen, Louis Ostermeyer, Edward Oswald, Carrie Parks, Joseph Perkins (realtor), Amos Sawyer, Geo. Schoenle (tavern prop.), Geo. Smith, Geo. Solomon (coal mine executive), Harry Thrasher, Herbert Turner, Michael Victor, Liebrecht Viebahn, Mary Walsh.

## STERLING—\$139,000

David Counceller (mgr. J. R. Chester Co.), Fred Dirks, John Gantzer, Charles Parker (physician), Earl Shaw (ins.), Harry Thomas, Chas. Walker.

## STREATOR—\$160,000

John Crane (realtor), Allen Early, Geo. Harris, Doff Holland, Ralph Longnecker, Howard Stotler (grain dealer), Josephine Wagner, Theodore Zwang.

## SULLIVAN—\$32,000

Samuel Bollin, Wm. Elder, Almond Nicholson, Wm. Schneider.

## SYCAMORE—\$61,000

Ross Hintzche, Mary Shott, Ellen Swanberg, Alice Winans.

## TAYLORVILLE—\$72,000

Lester Achenbach, Robert Herschfield, Julia Lamb, Maud Robertson.

## TRENTON—\$28,000

Chas. Eisenmayer, Adolph Hammel, Henry Rakers, Frank Zurlene.

## TUSCULOA—\$35,000

Mary Campbell, Mintie Durnil, Lula Foster, John Kennedy, Chas. Wilmet.

## URBANA—\$193,000

Cyrus Clark (monument dealer), John Crose, Helen Frisch, James Garner, John Gray (mayor), Chas. Harrington, Bernard Jefferson, Regis Michaud (professor), Edward Sampson, James Somers, Benjamin Stevenson (grocer), Emily Williams.

## VIRGEN—\$37,000

Anton Fulten, Frederick Higbee, Dale Riffey, Josephine Riffey, Wm. Rutherford.

## WALNUT—\$40,000

Albert Burreas, Alvie Foss, Rawley Gallentine, Arthur Shearburn (physician), Wilbert Shiffett.

## WATERLOO—\$56,000

Edward Jobusch, Antonia Kuehm, Nicholas Paulter (physician), Mary Pryor.

## WAUKEGAN—\$368,000

Oren Boyce, Phillip Brand (ins.), Andrew Carlson, David Hart (lumberman), Barbara Price, Frank Reilly, Ellison Ross (physician), Wm. Staben (contractor), Arthur Stevenson (retired Pres. National Office Supply Co.), Wm. Swaback, Michael Thynne, Caroline Wentworth, Wm. Wetzel (undertaker).

## WAVERLY—\$27,000

Geo. Challans, Jr., Elijah Etter, John Kennedy, Maria Lorgson.

## WILMETTE—\$1,175,000

Harry Briggs, Chester Clarkson (flour broker), Harry Giles (ins.), Russia Harris, Wm. Hudson (grain merchant), James Krafthefer (Pres. Merchants Transfer Co.), Wm. Saunders.

## OTHER ILLINOIS TOWNS—\$8,145,000

## (Partial List)

Abingdon: Mamie Johnson (ins.), Wm. Munton, Adams: C. Dooley, Albany: Wm. Wood, Alexis: E. Bengston, Florence Porter, Alhambra: A. Tailleu, Annie Willman, Altona: A. Wassell, Alvin: F. Bowman, Ambury: J. Strassburger, Ancon: R. Arnold, Anna: R. Brown, Antioch: C. Lux, Apple River: J. Jagger, Arcola: R. Foster, Ashton: W. Knapp, Athens: Emma Cantrall, C. Geobel, Assumption: L. Moore, Atwood: W. Burger, C. Harder, Auburn: J. Hines, Aviston: H. Rakers, Avon: T. Simons, Baldwin: W. Wehrehm, Bartington: R. Muir, G. Stiefenhofer, Bartlett: H. Rudinger, Batavia: F. Mullen, J. Young, Batchtown: W. Hefington, Baylis: A. Kaylor, Beason: J. Laughery.

## SPLENDID PROVIDER OF SECURITY

"Life insurance furnishes a splendid means for anyone with forethought for the future to provide security for dependents or for one's own declining years when earning power has ceased."—H. C. Lodge, Jr., U. S. Senator from Massachusetts.

Beaverville: C. Lareau.—Bellwood: Martha Carlson, H. Moffett.—Bement: J. Bodman, N. Plummer.—Bensenville: J. Gells, W. Krause (clergyman).—Benton: Ella Eft, Ella Womack.—Blandinsville: A. Olson.—Blue Mound: D. Bailey.—Bluffs: V. Knoepfel.—Bradford: Larke Lidgard, S. Packard.—Breesee: B. Detmer.—Bridgeport: W. Wiswall.—Brighton: W. Maher.—Broadlands: H. Wiese.—Brookfield: J. Crawford (minister).—Brooklyn: M. Daniels.—Brooks: N. Myers.—Broughton: S. Jones.—Brownstown: J. Stine.—Buda: Bernice Hinderliter.—Burnt Prairie: W. Fulkerson.—Bushnell: J. Coleman, Rosa Goeke.—Butler: J. Breitenbach, Cynthia McBroom.

Cabery: Rachel Umland.—Cambridge: H. Hagg.—Capron: J. Noe.—Carrier Mills: Dollie Lewis, Emily Pyle.—Casey: B. Miller, B. Schiver.—Chana: A. Pumfrey.—Chandlerville: H. Dorr.—Charleston: J. Rogers (druggist).—Chatham: R. Acton.—Chatsworth: H. Kerber, Jr., A. Schade.—Chebanse: J. Siggins, Jr.—Cherter: J. Niehouse.—Chicago Heights: C. Scarborough (physician).—R. Thornberg (Pres. Thornberg Co.).—Chillicothe: E. Zapf.—Chrisman: N. Barth.—Cisne: J. Gill.—Cissna Park: J. Hodel, Jr.—Clare: J. Brennan, R. Lucas.—Claremont: Mary Richey.—Clarendon Hills: A. Schivemlin.—Coal Valley: C. Helke.—Cobden: J. Hilton, W. Mangold.—Coffee: W. Harris, J. Pfeiffer.—Colchester: Roy Dixon, G. Johnson.—Columbia: H. Zern.—Congress Park: J. Meyer.—Cowden: O. Jewett (Publisher, Cowden Reflector).—I. Martin.—Creal Springs: B. Deaton.—Cropsey: C. Schade.—Cuba: Mary McConkey.—Cutler: W. Doeding.

Dahlgren: Rosa Bakel.—Dana: S. Scott (banker).—Danforth: G. Decker, Minnie Leydens.—Danvers: A. Murrow.—Delavan: E. Kelchner, J. Taylor.—Delong: W. Bonney.—Depue: C. Day.—Divernon: W. Wall.—Douglas Park: W. Schintz.—Dupo: G. Schlemmer.—Duquoin: J. Schatte.—East Carondelet: Esther Nolte.—East Peoria: W. Kastien (Secy.—Treas. Hill Kastien Co.).—L. Woker.—Edelstein: C. Hicks.—Edgewood: Anna Gharst.—Edinburg: B. Norred.—Effingham: F. Crews, J. Zimmerman (atty.).—Elburn: C. Graf.—El Dorado: F. Trautwein.—Eldorado: W. Downey, T. Karns.—Emington: G. Kamm, Escalon: A. House.—Eureka: G. Lehman.

Fairburg: F. Gooding.—Fairdale: Hatty Hoffman.—Fairfield: J. Meyer (banker).—Fairmont: A. B. Finley.—Fairview: H. Myers.—Farmington: G. Garlish, W. Mummy.—Fenton: W. Mason.—Fidelity: H. Lutz.—Fildon: A. Kanakal.—Fithian: F. Doney.—Flora: W. W. Flossmoor: G. Conover.—Forreston: Lucille Fager, G. Kennedy.—Fowler: W. Seckman.—Fox Lake: E. Fischbach.—Fox River Grove: S. Rujha.—Freeburg: J. Hexter.—Fulton: W. Drury, G. Dharer.—Fults: A. Dehne.—Galena: H. Berlage, W. Weber.—Galesburg: E. Anderson.—Galton: Alta Watson.—Garden Prairie: C. Porter.—Gardner: A. Wright, Jr.—Gays: O. Stone.—Geneva: Julia Carlson, C. Colton.—Genoa: J. Hutchison.—Georgetown: F. Sheets.—Gifford: H. Duden, Rev. W. Harms.—Gillespie: E. Frederickson, C. Jones.—Gilman: W. Fallenstein.—Gladstone: J. Cook.—Glencoe: R. Donaldson.—Good Hope: J. Allison.—Gorham: H. Arbetter, Jr.—Grafton: A. Larbey.—Grand Ridge: W. McCormick.—Grange: J. Corby.—Granville: H. Clausen, Ida Fiedler.—Grayville: E. Bowman, J. Griffith.—Grigsbyville: Lillie Rushing, E. Wade.—Gurnee: J. Nadelhoffer.

Hamburg: W. Clark.—Hamilton: E. Karr.—Hammond: F. Smith.—Harvard: N. Johnson, C. Strandt.—Harvel: F. Smith.—Harvey: C. Craig, T. Thompson.—Hazel Crest: J. Swanson.—Henry: J. Bogner (auto dealer), O. Schneider.—Herrin: D. Bradshaw, Pauline Hanks.—Heyworth: H. Lott.—Highland: B. Hazelhorst.—W. Launer.—Hillview: E. Christison.—Hines: P. Stonner.—Hoopeston: J. Sims.—Hopdale: C. Greisemer.—Humboldt: Mary Lange.—Ipava: C. Baumgardner.—Irving Park: D. Frederick.—Jamaica: W. Morrison.—Johnston City: O. Chasteen.—Joy: F. Crawford.—Kampsville: C. Sutter.—Kemper: Rachel Alward.—Kennilworth: J. Dix.—W. Wieland.—Kilbourne: G. Shively.—Kingston: J. Decker.—Knoxville: E. Palmgren, A. Scudder.

Lafayette: H. Bodeen.—Lake Forest: J. Huhnke.—Lawndale: Augusta Wise.—Leaf River: R. Snodgrass.—Lebanon: Harry Ochs.—Leo: S. Brown.—Leland: A. Clapsaddle (atty.).—Lemont: R. Paxton (physician).—Le Roy: B. Golden.—Liberty: H. Gramke.—Libertyville: Mattie Hall.—Litchfield: M. Bray, J. Wilson.—Little York: S. Seaton.—Lockport: Helen Frazer.—Loda: R. Thieben.—Lom-

bard: P. Strauss.—London Mills: R. Nichols.—Long Point: W. Oldenburg.—Lovington: L. Anderson.—Ludon: F. Briggs.

McConnell: Christie Dahms.—McHenry: M. Benson.—Madison: M. Becker.—Malta: J. Beck, H. Lipp.—Manteno: Stella Williams.—Maple Park: A. Deutsch, H. Hardt.—Marissa: N. Birkner.—Maroa: Emma Annett.—Marseilles: E. Fleming, J. Stewart.—Martinsville: H. Cooper, D. Taggart.—Martinton: F. Bear.—Mascoutah: H. Friess.—Mason City: Belle Poterf, W. Werner.—Matherville: D. Pritchard.—Matteson: P. Hilliger (Pres. Lumber Co.).—Mattoon: D. Rux (physician), Nancy Wilson.—Mazon: W. Kavanaugh.—Meadows: E. Vercler.—Mechanicsburg: I. Derry.—Medora: H. Armour.—Melvin: H. Peters.—Menard: W. McDonald.—Mendon: Alta Cronin, Sarah Laughlin.—Metomora: R. Ross.—Metropolis: A. Bruner.—Middletown: J. McBride.—Milleville: N. Ridgeway.—Mill Shoals: W. Gooch, W. Maricle.—Milmine: C. Taylor (postmaster).—Minier: A. Hainline.—Minonk: Mary Gardner.—Montgomery: W. O'Hara.—Morrison: W. White.—Morrisonville: E. Alday.—Morton: M. Beyer, C. Wurst.—Mounds: M. Gannon, J. Littell.—Mt. Morris: A. Ivins.—Mt. Pulaski: C. Ingram.—Moweaqua: W. Shaddock.—Mulberry Grove: A. Merrill.—Murphysboro: C. Lawder.—Murrayville: W. Barker.

Nashville: J. Beck.—Nauvoo: J. Fisher, Clara Siegelmeier.—Neoga: C. Beals.—New Athens: Gustave Och.—New Boston: J. Ohlwein.—Niles Center: Opal Wertz.—Normal: W. Ford.—Norris City: M. Oliver, C. Pomeroy.—North Hollywood: C. Shester.—Oakland: D. Henry.—Oblong: R. Girhard, C. McColpin.—O'Fallon: T. Gordon.—Ohio: J. Nels.—O'Hman: A. Fuhrrott.—Old Ripley: Lydia Hoffman, Myrtle Armstrong.—Onarga: C. Anderson.—Oquawka: R. Banta, W. Lafferty.—Orangeville: F. Walter.—Orion: C. Hamerlinck, Mayme Peterson.—Owaneco: J. Brandon.—Ozark: G. Cavitt.

Palatine: Emma Stroker.—Palmer: Joseph Miller (physician).—Panora: J. Morris.—Paxton: Helen Elliott, J. Thompson.—Pearl City: J. Woker (physician).—Penfield: E. Armstrong.—Peoria Heights: Ernest Staedell.—Peotone: Emily Hinrichs, I. Meyer.—Perry: L. Liehl.—Petersburg: M. Baker.—Piasa: D. Springman.—Pine Bluff: L. Stoltz.—Piquette City: W. Cresswell, J. Walters.—Pocahontas: Rebecca Gillespie.—Posen: I. Jankowski.—Potomac: J. Christiansen.—Prairie City: E. Dunbar.—Prairie Du Rocher: J. Doerr, D. Ker.—Princeville: W. Felton.—Ramsey: Hattie Robertson.—Ransom: J. Rabbley.—Rantoul: R. Jenkins.—Raymond: Martha Gilbert, J. McDavid (banker).—Richmond: G. Kohlstedt, T. Speaker.—Rio: J. Landon.—Roberts: Bela Foster, J. Kief.—Rochelle: E. Davis, L. Gorig.—Rochester: Minerva Furrow.—Rock City: S. Thoren.—Rockport: C. Halkey, W. Stevens.—Roddens: J. Baker.—Roodhouse: I. Close (dentist), Elizabeth Giller.—Roseland: W. Grylewicz, J. Schultz.—Rosiclare: J. Ferrell.—Rushville: F. Lynch.

Sadorus: R. Hovey, W. McGuire.—St. Augustine: W. Mills.—St. David: E. Locke.—St. Jacob: Verena Schmitt.—Sandwich: E. Kirk.—San Jose: J. Cunningham, H. Helman.—Savanna: M. Curtis, H. Shaw.—Seymour: Laura Karr.—Shannon: Jennie Kampen, W. Rhodes.—Shawneetown: F. Waller.—Sheffield: E. Carmichael.—Shelbyville: G. Bollinger.—Shipman: G. Bosomworth.—Shibley: J. Ballinger.—Silvis: R. Spence.—Smithshire: W. Davis.—Sorento: Gustave Kahl.—South Chicago: R. Gaul.—South Pekin: H. Lyons.—Sparta: J. Wilson.—Spring Valley: S. Bernstein, T. Clark.—Stanton: F. Latham (minister).—Stewardson: E. Engel (lumber dealer).—Stockton: W. Stephenson, W. White.—Stonington: Irene Manker, F. May.—Stronghurst: O. Sanderson.—Summer Hill: C. Helkey.—Sumner: F. Dean.

Table Grove: L. Keach.—Tamm: J. Nelson, L. Vick.—Tehy: H. Doyle.—Thebes: L. Wallace.—Thomson: C. Soltow.—Tilton: L. Shields.—Tiskilwa: J. Studer.—Tolono: G. Cochran, J. Meharry (ins.).—Tonica: W. Lowry.—Tower Hill: W. Silkknitter.—Troy: K. Edwards.—Ullin: R. Wood.—Union Hill: E. Dornburg.—Utica: J. Sheehy (ins.).—Valmeyer: A. Juelfs, J. Kohnz.—Vandalia: Mary Atwood.—Venedy: P. Doelling.—Vermont: P. Wilmarth.—Vienna: Carrie Gray, A. McKenzie (dentist).—Villa Park: H. Gerard.—Villa Ridge: M. McBride.—Warren: H. Graham.—Warsaw: C. Schaad.—Washington: L. Sexton.—Waukega: Clara Boleu, H. Crawford.—Wauconda: G. Perkins.—Waynesville: A. Schneider.—Western Springs: J. Bain, C. Frye.—West McHenry: H. Heuser, E. Thomas.—Westmont: J. Husek, T. Livernash (ins.).—Wheaton: J. Sauer (contractor).—Wheeling: M. Gogolawski.—White Hall: C. Grimes, A. Worcester.—Whiteside: E. Shaw (ins.).—Wood River: L. Tuley.—Woodstock: F. Vogelmann.—Wrights: J. Doyle.—Zion: H. Kerr, C. Murphy.

Names in each town are only a partial list of claims paid during 1939.

## WISCONSIN

Total Payments .....	\$57,400,000
Rank in Payments .....	12th
Rank in Population .....	14th
Payments Per Capita .....	\$19.62

Ordinary life insurance in force \$1,884,255,000 on 944,962 policies or \$644 per capita. Average size of policy in force \$1,994, average new policy sold in 1939 \$1,696.

The \$57,400,000 in life insurance money paid to residents of Wisconsin in 1939 almost equaled the \$59,045,750 in W.P.A. payments in the state for the fiscal year, was six and one-half times the \$9,025,098 in P.W.A. grants, over five times the federal agricultural adjustment program payments of \$11,127,702, and six and one-

half times the \$8,797,055 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were nearly twice the \$31,945,183 federal income taxes collected in Wisconsin, about one-fifth of the \$296,365,346 in wages paid by manufacturers in the state, almost one-seventh of the \$411,979,000 total savings bank deposits and about one-fourth of the \$265,591,000 cash income from farm products.

(For towns with fewer claims see end of list)

**ALGOMA—\$30,000**  
John Benes, Ernst Sibilsky, Rudolf Wiesner.

**ANTIGO—\$96,000**  
Frantisek Kakes, Sylvester Lynde, Edward McCandless, Albert Tatro, Jakob Tesar, Arthur Ward.

**APPLETON—\$599,000**  
Chester Brehmer, Anna Bubolz, Wm. Burns, Robt. Chrischaber, Edw. Garrow, Robt. McGillan, Conrad Milhaupt, Wm. Montgomery (supt. power co.), Wm. Recker, Herbert Rosenbohm, Dr. Clement Ryan, Chester Scott, Frederick Stevens, Gustave Tesch, Conrad Verbrick (executive), August Zanzig.

**ASHLAND—\$88,000**  
Annie Belovsky, Guy Burnham, Bertha Hahn, Lawrence Wright.

**BARABOO—\$68,000**  
Elmer Johnston, John Kartack, Marjorie Turner, Dr. Walter Wareham.

**BEAVER DAM—\$61,000**  
Edwin Cook (retired), Harold Mietzel, Albert Rosenthal, G. Winter.

**BELOIT—\$206,000**  
John Bull, Henry Buse, Dr. Harry Delaney, Frank Finnegan, Ray Holliday, Irving James, Geo. Knapp, Wm. Larson, Albert Luce, Daniel Monahan, Chas. Rhodes (realtor & ins.), Dr. Thos. Shinnick, Amos Van Tassel.

**CHETEK—\$32,000**  
Chas. Kurtzhals, Olaf Lybeck, Edw. Otterholt, Fred Parks.

**CHIPPEWA FALLS—\$98,000**  
Henry Cardinal, Wm. Christofferson, Henry Goetz, Ransom Joyal, Alvin Krause (hotel prop.), Geo. McHaffie, Ethel Nyelsen, Wm. Stafford (atty.).

**COLUMBUS—\$38,000**  
David Floore (dentist), Glenn LaPres. (mgr. seed co.), Henry Sauer.

**CUDAHY—\$40,000**  
Ida Jeuneroohn, Martin Tomasek, Alfred Weck.

**DARLINGTON—\$24,000**  
Earl Ewing, Hugh Moore, Ellsworth Pilling.

**EAU CLAIRE—\$468,000**  
Edw. Anderson, Mathias Baggot (ins.), Ralph Barry (minister), Alva Berg, Milo Burger, John Conley (mgr. oil co.), Howard Culver (realtor), Chas. Dinger (realtor & ins.), Frederick Fuhrman, John Kohnke, John Mayhew, John Mayo, Jr., John Meyer, Herman Minnie, Walter Spratt (sales mgr.), Victor Stoltz (atty.), Clarence Swan, Calmer Wold.

**FOND DU LAC—\$388,000**  
Arday Brown (Div. Mgr. Sears & Roebuck Co.), Norbert Buch, Wm. Drager, James Foy, Albert Gardner, Julius Hoffman, Bertha Miller, Eleanor Mueller, Arnold Petri, Michael Pittler, Edw. Sander (executive), Albert Sonn (plumber), Jacob Tautges, Anthony Utschig (hdwe. dealer), Henry Voell, Amy Wooldridge, Frank Yates, Adolph Zarbock.

**FORT ATKINSON—\$75,000**  
Clarence DeForest, Frederick Dexheimer, Frank Hoard (Pres. W. D. Hoard & Sons Co.), Christian Nettesheim.

**FOUNTAIN CITY—\$26,000**  
Edwin Haenser, Christian Klee, Henry Lettner, J. Reinhardt.

**GREEN BAY—\$615,000**  
Over 66 Ordinary Claims  
Simon Anderson, Cil Baum (Pres. Baum's Dept. Store), Samuel Bell, Philip Bolssen, John Christman, Roy DeWalt (grocer), Daniel Dobbins, Frederick Gegare, Andrew Helny, John Laes, Raymond Lefebvre (tavern prop.), Arthur Maloney, Wm. Micolichuk, Wm. Miller (mgr. furniture store), Thos. Mullen, Phillip O'Con-

nor, Wm. Rothe, Dennis Ryan, Paul Schlingerman, John Seibach, Jos. Surplice (realtor), Bernard VanderKelen, Louis Wilquet.

**HARTFORD—\$47,000**  
Francis Runkle, Henry Schuhman, Henry Holle (hotel prop.), John Luttrop.

**JANESVILLE—\$192,000**  
Albert Bingham (Pres. R. M. Bostwick Co.), Will Cowles (retired), Archie Griswold, John Heller, John Lane, John Moran, Wm. Taylor, Richard Whalen.

**KAUKAUNA—\$63,000**  
Archie McIntyre, Robt. Niesen (ins.), Monroe Werthelmer.

**KENOSHA—\$344,000**  
Geo. Bennett, Ferdinand Bornhueter, Bernard Brookhouse, Carl Houlette, Michael Kiercher, Geo. Londo, Richard Mahsted, Christian Marschner, Eugene Miller, Howard Peterson (auto dealer), Dr. Aart Weistrienen.

**KEWAUNEE—\$33,000**  
Josef Kalcik, Henry Kasal, Marie Kleackay, Wm. Kleiman, Louis Stangel.

**LA CROSSE—\$762,000**  
Frank Burgess (Publisher, The La Crosse Tribune), Paul Dockendorff, Mathias Endres, Jindrich Klich, Valick Kosteski, Robt. MacDonald, Josef Matiak (prop. transfer co.), Theo. Molzahn (contractor), Elmer Nicolai, Wm. Ports, John Schneberger, Jr., Dr. Victor Simones, Geo. Snodgrass (pres. teachers college).

**MADISON—\$1,336,000**  
Life insurance payments averaged \$88 per family.  
They represent 30 percent of the wages paid by manufacturers operating in the city.  
Life insurance payments over a 26

### R. M. VETTER

General Agent  
Continental Assurance Company  
Insurance Building  
Madison, Wisc.

year period equal the city's annual retail trade volume.  
Over a 7 year period life insurance payments equal the total savings bank deposits in the city.

Robt. Amundson, Elliott Barron, Frank Bentley, Arthur Blied (atty.), Edw. Brandes, Fred Brockmeyer, Clarence Burgett, Fred Coombs (V. P. Gisholt Machine Co.), Eugene Cratsenberg, Herbert DeGoller (Pres. Deerfield Creamery Co.), Easton Elliott, Glenn Foster, Lewis Harney, Elmer Hogan, Harold Janda (professor), Keo. Keenan, John Kenney (atty.), Orville Lichtenberg, Harry Murkve, Robt. Nuss, Emery Oldenburg, Thos. Quinn, Herbert Parrett, Norbert Plewke (credit mgr.), Lloyd Pullen, August Rosen, James Salter, Wm. Simpson, Isaac Sinako, Karl Smith (surgeon), Jake Stick (ins.), Hubert Uebersetzlg.

**MANITOWOC—\$285,000**  
Frank Kiml, John Mahnke, Denver Miezive (musician), Ed. Nelson, Josef Pecka, Earl Plantics, A. Shimek (surgeon), Frantisek Skala, Herman Strodt-hoff, Oscar Vogel, James Woepse, Wm. Yates.

**MARINETTE—\$246,000**  
Simon Berglund (surgeon), Francis Brown (banker), Wm. Clark, Louis Goerling, Geo. Graves (ins.), Josef Vanek.

**MARSHFIELD—\$126,000**  
Ferdinand Braem, John Cole (atty.), Otto Greunke, Arnie Heinrich, Julia Ley, Ralph Noonan, Chas. Sporn.

### MENASHA—\$63,000

Leila Harwood, Otto Kloeppel, Rev. Wm. Mortell, Vitus Park, Wm. Sprenger, John Steffek, Jr. (hdwe. merchant).

### MENOMONIE—\$59,000

Clark Bradley, Richard Dix, Geo. Laatsch, Mike Young.

### MERRILL—\$77,000

John Clausen, Albert Litkey, Karl Mundt, Wilhelm Rehfeld.

### MILWAUKEE—\$14,868,000

Life insurance payments averaged \$104 per family.

They represent 14 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 15%

### ABNER A. HEALD

General Agent  
John Hancock Mutual Life Insurance Co.  
110 E. Wisconsin Bldg.  
Milwaukee, Wisc.

year period equal the city's annual retail trade volume.

Over a 23 year period life insurance payments equal the total bank deposits in the city.

Over 544 Ordinary Claims  
Over 150 Industrial Claims—\$30,300

#### CLAIMS BY AMOUNTS:

2—\$500,000 or over	1—250,000 to \$500,000
7—50,000 to 100,000	9—25,000 to 50,000
31—10,000 to 25,000	43—5,000 to 10,000
97—3,000 to 5,000	114—2,000; 240—1,000

John Abegglen, Chas. Ainsworth, James Allman (Pres. Allman-Christiansen Paper Co.), Michael Arnezeder, Gladys Barr, Roy Bartelt, Josephine Baskin, Edmund Basse (ins.), Wm. Beddard, James Beland, Lester Berg, Myrtle Beyersdorf, Edw. Biederwolf, John Bina, Herman Bier, Philip Bliffert (contractor), Fred Boeshaar, Robt. Bogen, Wm. Bohlman, Martha Borchardt, John Bostrum, Oscar Erachman (realtor), Geo. Brauer, Geo. Burdoy, Wm. Cahill, Frank Caravello, Alice Carney (secy), Milo Coerper (V.P. Coerper Lumber Co.), Otis Comstock, Jamie Daven, Chas. DeWitt, Adam Dietz (realtor), Grace Doorn, Harry Dorn, Isidore Epstein, James Fetterly, Isaac Fine, Eugene Friend, Albert Gallun (Pres. A. F. Gallun & Sons, Tanners), Harry Click (grocer), Edw. Graf, Rev. Wm. Grother, Chas. Grove, Grover Grubbs.

James Hackett, Norbert Hapke, Arthur Hayward, Louis Heller, Henry Hensen, Arthur Hentschel, Henry Horsch, Chas. Horvath, Walter Houston, John Hurley, Arnold Illian, Fred Jaack, Ferdinand Johannes, Elizabeth Johnson, Eva Johnson, Irving Johnson, John Johnston, Stella Johnson, Olive Jones, John Karel (judge), Barbara Kerner, Alvin Kitzerow (druggist), Herman Kletzoeh (Mgr. Republican Hotel), Emil Koch, Jos. Koch, Vaclav Kostalek, Dr. Geo. Kriz, John Kuchenreuther, Jr., Anton Kulhanek, Jan Kupka (retired furrier), Arleen Lahmayer, Otto Lucht, Alexander Malinske, Emanuel Mandel, Frank May, Ewald Mayer, August Mayworn, Leonard Meyer (executive), Dr. Ernest Mix, Wm. Mommson, Dennis Murphy.

### Life Insurance the "Best Investment"

WISCONSIN—I think it is one of the noblest things a husband can do to protect his wife and care for her after he is gone as well as when he is here. That was my husband's theory when he provided so well for me. And it was mutual as I also carried considerable insurance. He was the proprietor of the Chevrolet garage which business he carried on successfully for almost 20 years. During that time he served for a number of years on the village board and held different offices in the American Legion of which he was a charter member.

His insurance close to \$20,000 helped pay off most of the indebtedness which otherwise could not have been done, beside an annuity which will take care of me as long as I live.

My opinion of life insurance has always been and is more so now, is that it is the best investment one has and certainly the nicest way of showing your love for each other.—Mrs. H. H.

Albert Pauly, Peter Petersen, Chas. Plows, Jos. Pontarelli (restaurateur), Edwin Poser, August Puttitz, Wm. Regan, John Reilly, Agnes Richter, Harry Ristau, Tunis Ross, Ben Sattell, Henry Schimmels (florist), Cornelius Schliesman, Chas. Schroeder, John Schuler, Henry Slaby, Frances Steen, John Steker, A. W. Steinhorn, Benedict Strnad, Paul Sydow, Ernest Timpel, Francis Trudell, Ernest Vondrashek, Louis Wallschlaeger (druggist), Chas. Walters, Wm. Walters (Supt. Price Erecting Co.), Walter Wefel, Jos. Werbel (merchant), Albert Werra, Edwin Witalis, Wm. Zeidler, John Zick, Gilbert Zunker.

**MONROE—\$82,000**  
Maxwell Booth (retired), Frank Davis (merchant), Wm. Geiger, Louise Heinzelmann, Maude Heitz, Franz Lehr, Chas. Storch.

**NEENAH—\$75,000**  
Ewald Anderson, Emma Beattie, Emma Klassen, Leo Stoegebauer (executive), Harold Weber.

**NEW HOLSTEIN—\$30,000**  
Gustav Seyfert, Michael Wirth, Leo Wolf.

**OCONTO—\$60,000**  
Ralph Flanders, Walter Mann, Wm. Smith (ins.).

**OSHKOSH—\$598,000**  
Geo. Bukovsky (tailor), Dr. Clarence Coombs, Frederick Gertsch (retired), Nettie Huma, Alfred McComb (land dealer), Robt. McCurdy, August Meyer, Frances Nickel, Albert Praeger, James Weller (grocer).

**PLATTEVILLE—\$46,000**  
Ellen Head, Geo. Miller, James Wilgus (professor).

**PORT WASHINGTON—\$45,000**  
Henry Adam, Geo. Horn (undertaker), John Muenster.

**PRAIRIE DU CHIEN—\$34,000**  
Geo. Martelle, John Meganck, Wm. Miller (realtor).

(CONTINUED ON NEXT PAGE)



## Aid Association for LUTHERANS

Legal Reserve Fraternal Life Insurance

Appleton, Wisconsin

TOTAL INSURANCE IN FORCE.....Over \$200,000,000.00  
TOTAL ASSETS .....Over \$ 34,000,000.00

Interesting facts about the Association gleaned from the 1939 Annual Report filed with the Wisconsin Insurance Department.

Ratio of Actual to Expected Mortality..... 34.24%  
Net Rate of Interest Earned..... 4.53%  
Ratio of Assets to Liabilities.....113.63%

Alex. O. Benz, Pres.  
Otto C. Rentner, Vice-Pres.

Albert Voecks, Secy.  
Wm. H. Zuehlke, Treas.

Names in each town are only a partial list of claims paid during 1939.



## Wisconsin—Continued

**RACINE—\$682,000**

Over 36 Ordinary Claims  
Over 35 Industrial Claims—\$8,100  
Ellsworth Belden (Judge), Chas. Caslavsky, Oswald Feest, Frederick Foster, Earl Gere, Ruth Hepding, John Hlavka, Marenus Larsen, Chas. Mikulecky (sales mgr.), Robt. Puerner, Jacob Scheible (retired), Nathan Silver, Edmund Smith, Dr. Emil Tompach, Theodore Van Bree.

**REINELANDER—\$66,000**

Herman Greunke, Alfred Hintz, Kate McRae, Ray Marks, Adolph Schauder, Herbert Schillinger.

**RICE LAKE—\$43,000**

Albert Acker, Oscar Jensen, Paul Liebau, Lucille Soderberg.

**RICHLAND CENTER—\$56,000**

Archibald Campbell (physician), Adah Parfrey, Wm. Shaw (retired).

**SALEM—\$20,000**

Anna Belmer, Nathan Dix, Dr. Wm. Fletcher.

**SHAWANO—\$31,000**

Olga Waelchli, Thos. Wavrunek, Otto Wiegand.

**SHEBOYGAN—\$417,000**

Otto Aldag, John Bertschy, Ronnie Busse (secy. & mgr. iron co.), Martin Kummer, Edwin Leikip, Andrew Lofy, Chas. Lorfeld, Lucy Machut, Robt. Mau, Arthur Miller (supt. water works), Otto Neymeister, Walter Rosenthal, Herman Shadd, Leo Steen, Albert Truttschell, Abe VanDeRepe, Ernest Yurk.

**STEVENS POINT—\$155,000**

Geo. Casey, Walter Jakusz (grocer), Lester Johnson, Frank Kostuch, Geo. Martens (atty.), Byron Park (Judge), Edward Sikorski, Wm. Swan, David Wysocki, John Zdrojok.

**STOUGHTON—\$48,000**

Halvor Luraas, Frank McCarthy, Millie Turner.

**STURGEON BAY—\$86,000**

Ellenore Ostrand, O. Jordheim (clergyman), Augustus Lawrence, Jr.

**SUPERIOR—\$322,000**

Oscar Ahlgren, Henry Beck, Frank Blassingham, Ruth Falstad, Frank Hoffmann, Anna Lang, Samuel Popkin, Agnes Reilly, Harry Titch, Wm. Stack (contractor), John Stodola, James Ward, George Young.

**TOMAHAWK—\$23,000**

Edward Houlehan, Adolph Miller, Erhart Zeitelhack.

**TWO RIVERS—\$91,000**

Jos. Borusky (grocer), Henry Schmitt, Regina Steinbach, Anton Votacek.

**VIREQUA—\$27,000**

Henry Anderson, Otto Otteson, Paul White.

**WATERTOWN—\$152,000**

August Busshardt, Herman Doering, Percy Glaser, Edwin Kaercher, Ray Mundt, Elbert Smith.

**WAUKESHA—\$210,000**

Wayne Bullen, Geo. Funk, Frank Hadfield, Richard Lee, Malcom Matthews, Grattan Norris (ins.), Marshall Sageser, Edwin Simon (Asst. Mgr. Auto Body Co.), Conrad Werra.

**WAUPUN—\$47,000**

Frank Bernart, Leonard Dayton, Herman Erdman, John Gieblink.

**WAUSAU—\$559,000**

John Aldridge (ins.), Herman Belter, James Delaney, Dr. John Doyle, Russell Gehring, Emma Kregel, Herman Krueger, Carl Mathie, Wm. Meilahn, Guy Mills, Frank Morgan, Robt. Nickel (hdwe. merchant), Paul Peters, John Peterson, Otto Quandt, Fred Rakow, Wm. Rakow, Emory Roman, Edwin Steckel, John Sturtevant, Melvin Towle.

**WAUWATOSA—\$415,000**

Frank Arnell, Hugo Dehn, Edna Dittmar, Edgar Daehler, Rev. N. Garness, James Graham (Agt. Wauwatosa Gas Co.), Otto Meno, Frank Redding, Wm. Reinhardt, Chas. St. Clair, Chas. Walters.

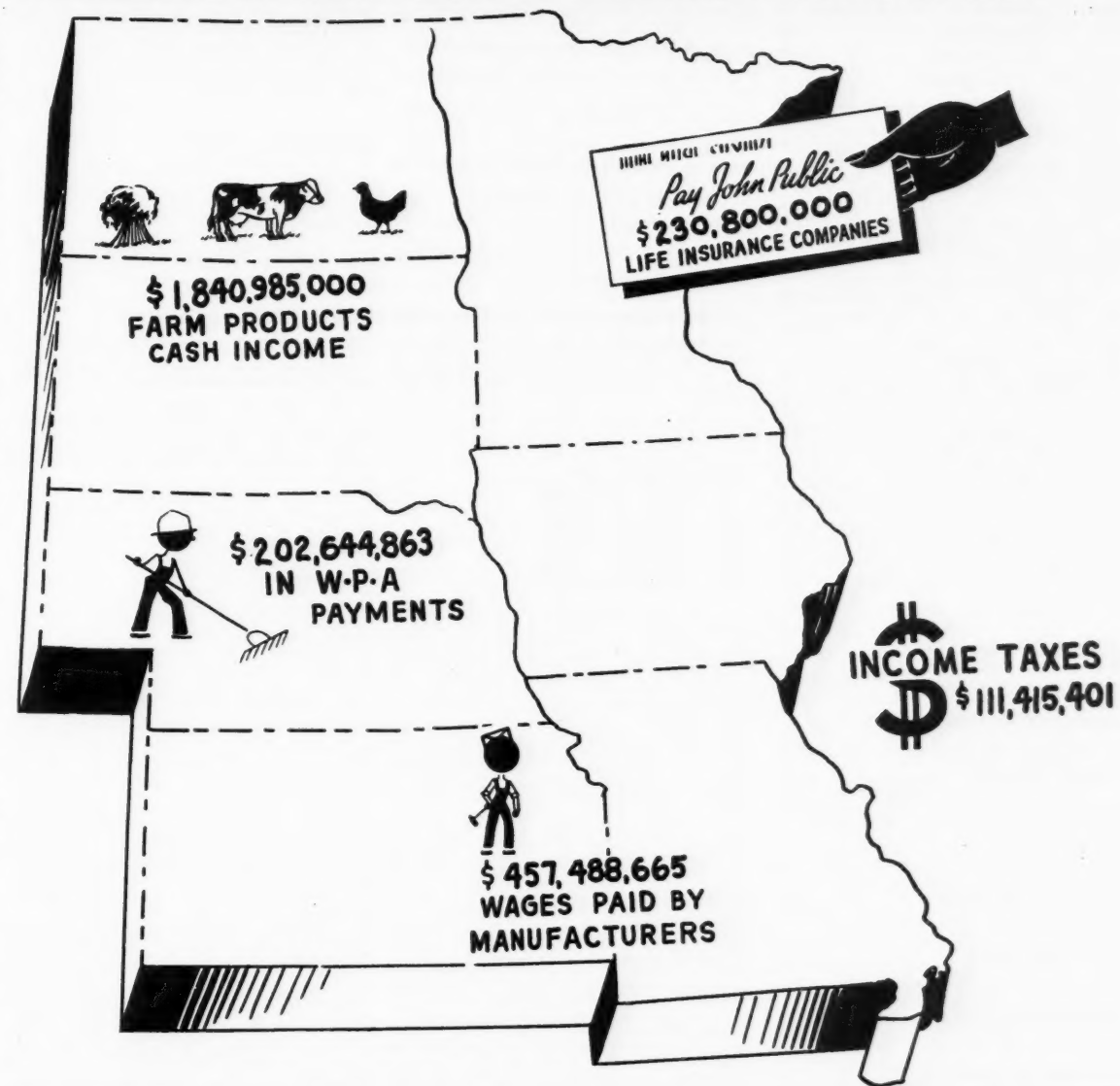
**WEST ALLIS—\$196,000**

Otto Behrens, James Hayne, Rev. Aloysius Huepper, Harrison Kennedy, Albert Mellor, Henry Mueller (ins.), Victor Rhodes, Michael Wolff.

**OTHER WISCONSIN TOWNS—\$4,226,000 (Partial List)**

●Abbotsford: Wm. Daley.—Ableman: J. Klipp.—Abrams: E. Planke.—Adams: C. Ottosen, B. Russell.—Allengrove: B. Hall.—Arcadia: J. Felsheim.—Argyle: N. Nelson, S. Nelson.—Arpin: F. Christenson.—Athens: Wm. Rueter.—Auburndale: Lena Egge.—Bagley: E. Havill, W. Quack.—Bancroft: J. Brychell.—Barneveld: A. Peterson, F. Zeppelin.—Bay City: Wm. Anderson.—Belgium: M. Krier (pres. canning co.), Anna Lauters.—Bellefontaine: E. Norland.—Belmont: J. Snyder.—Berlin: Rev. W. Beltz, H. Thoms.—Black Creek: Wm. Sigl.—Black River Falls: P. Statz.—Blanchardville: C. Chandler (ins.).—Selma Edismoe.—Bloomer: H. Stephen.—Boscobel: E. Guentzel.—Boyceville: W. Mirow.—Boyd: W. Shong (lumber dealer).—Bradley: F. Crandall.—Branch: C. Shaffer.—Brandon: A. Diebert, H. Murray.—

## PAYMENTS IN WEST NORTH CENTRAL STATES IN 1939



Briggsville: C. Herrmann.—Brooklyn: M. Luchsinger, Minnie Luchsinger.—Bryant: E. Cunningham.—Burlington: H. Oldenburg, G. Weiler (ins.).—Burnett: E. Nitschke.—Butte des Morts: Emma Dellemann.

●Caledonia: J. Fohr.—Cambria: T. Morris.—Carlton: W. Blahnik.—Casco: V. Kostka.—Cashton: A. Marx.—Cato: T. Dugan.—Cazenovia: F. Housner.—Centerville: C. Wason.—Cleveland: O. Wiegand.—Clinton: Dr. A. Parker.—Clintonville: L. Jesse.—Cochrane: F. Auer.—Crivitz: Wm. Stoneburner.—Cross Plains: A. Baer, C. Saeman.—Cuba City: J. Donnell, J. Droessler.—Dancy: Sarah Larson.—Darien: H. Hanson.—Deer Park: C. Vik.—De Forest: A. Grinde (ins.).—Delavan: J. Lee, G. Lippa.—De Pere: E. Baetz.—Deronda: O. Houkom.—Dodge: V. Bambenek, Clara Kline.—Dunn: Dr. C. Johnson.

●Eagle River: F. Strong.—Eden: A. Carlone.—Edgerton: H. Petersen.—Elkhart Lake: H. Ross.—Elk Mound: E. Cartwright.—Ellsworth: C. Hansen.—Elmwood: A. Klatt.—Elroy: Grave Gilson.—Evanston: Rev. D. Howe, C. Whitmore.—Fall Creek: E. Briske, Hattie Meyer.—Fall River: E. Gates.—Fish Creek: E. Jarman.—Footville: Olga Rockwood.—Franklin: H. Tischendorf.—Friendship: E. Smith.—Friesland: Rev. A. Paetz.—Genesee: O. Noble.—Gleason: T. Ronis.—Grant: A. Bartz.—Green Lake: R. Biddle.—Greenwood: Laura Sterrett.—Haugen: M. Bruha.—Hayward: H. Harman, Agnes Helms.—Hazel Green: J. Degmann.—Hilbert: N. Scherer.—Hillsboro: C. Cosgrove.—Horicon: F. Bird.—Humbird: A. Pfeiffer.

●Iola: H. Cleaves.—Johnsburg: C. Kraus.—Juda: Hilda Hafen, Bertha Matzke.—Junction City: S. Sebor (banker).—Juneau: Wm. Buschkopf.—Kendall: L. Ristow.—Kewaskum: J. Schaefer.—Kimberly: O. Kroenke.—Kohler: J. Ebentier, H. Schumann.—La Farge: H. Fogor, R. Winchel.—Lake Geneva: M. Robinson.—Lake Mills: A. De Merit.—Le Roy: Wm. Bonak.—Lima: C. Wilcox.—Loyal: G. Tucker.—Luck: C. Pe-

dersen (ins.).—T. Ries (surgeon).—Lyndhurst: Wm. Hoffman (supt. schools).—Manawa: E. Odekirk.—Marshall: Wm. Borchert.—Mayville: C. Janssen (Secy. Bldg. & Loan Assn.).—Medford: W. Hurd.—Mellen: Wm. Knoll.—Mendota: L. Gottbehuert.—Mequon: J. Ryan.—Merrimack: E. Mather.—Milan: G. Groh, Sr.—Milton Junction: M. Paul.—Mineral Point: H. Linden.—Minong: A. Mykleby, C. Walker.—Mishicot: J. Rabitz.—Mondovi: J. Nogle, D. Whelan (banker).—Montana: J. Senty.—Mosinee: T. Jones, M. Swain.—Mountain: E. Banta.—Mt. Horeb: J. Brazier, L. Haig.—Mt. Pleasant: G. Hamilton.—Muscodia: G. Nelson.—Muskego: J. Kuchenreuther.

●Neillsville: R. Williams.—New Franken: V. Burkart.—New Lisbon: T. Benish.—New London: H. Ladwig (mgr.).—Mary Loss.—New Richmond: F. Freeman.—Nye: A. Weinhardt.—Oconomowoc: G. Hartig, Rubie Strandt.—Ogdensburg: A. Clumpner.—Onalaska: Edna Reay.—Oxford: C. Osborn.—Palmyra: A. Smith (funeral director).—Pardeeville: R. McElroy, F. Whittingham.—Peshtigo: L. Bruce, L. Mellen.—Pelican Lake: H. Schoeneck.—Pewaukee: Mary Morris, J. Richmond.—Phillips: F. Safarik.—Plymouth: O. Sims.—Portage: W. Corenke.—Poskin: Helen Lilly.—Princeton: S. Kepler.—Pulaski: W. Lutsey, J. Oczarski.—Randolph: S. Kok (retired).—Reedsburg: H. Farber.—Reedsville: E. Reinemann.—Reeseville: Wm. Schultz.—Rib Lake: F. Hayward.—Richfield: R. Mantz.—Ridgeway: B. Williams, Viola Williams.—Ripon: R. Howe, Wm. Ladwig.—River Falls: Jennetta Smith, Wm. Williams.

●St. Croix Falls: G. Knapp.—Scandinavia: M. Engbretson, L. Riste.—Seymour: F. Sigl.—Sheboygan Falls: E. Gloff, H. Mulvey.—Shell Lake: F. Keller.—Shorewood: O. Brachman (realtor), S. Pollack (retail furniture dealer).—Slinger: Wm. Mechenich.—South Byron: E. Cowles.—South Milwaukee: Paul Pauline.—Sparta: J. Paulsen.—Spooner: J. Isabella, J. Semrad.—Spring Valley: O. Alms.—Stanley: C. Hare, E. Johnson.—Sullivan: G. Lynch.—Taylor: V. Lukas (tailor).—Thorpe: M. Kudingo.—Tigerton: H. Mueller, C. Possett.—Tomah: B. Nuzum.—Trempealeau: E.

Adams.—Unity: E. Luchterhand.—Vandynne: H. Miller, A. Nimmer.—Virginia: Wm. Rodden.—Wabeno: M. Dunn, J. Volk.—Walworth: M. Behrens.—Waterville: Mary Nebergall.—Waupaca: C. Von Berg (ins.).—Wausaukee: J. Dzielski.—West Bend: Minnie Hammer, O. Osterloth.—Westby: O. Ekern.—West De Pere: L. Goerling (hotel mgr.).—West Point: O. Carncross.—West Salem: A. Hunder.—Weyerhaeuser: Justina Steiskal.—Wild Rose: M. Woodward.—Winneconne: Marion Bacon, C. Mathison.—Wisconsin Dells: J. Barrett, H. Bauer (druggist).—Wisconsin Rapids: H. Wagner.—Wittenberg: N. Peterson.—Wyauing: Wm. Malin.

## Took Policy to Help Agent—Other Investments Lost

**ILLINOIS**—Mr. B. at the time of his death carried \$3,500 life insurance, which had been in force for 25 years and which was a great help to me.

At the time this small life policy was taken out, Mr. B. was active in many financial enterprises and made quite a bit of money. He was not particularly interested in life insurance, as he felt he was creating quite an estate for his family. He took this policy just to help out the agent, a friend of his. Unfortunately he had the same experience many business men had and saw his earnings and investments almost completely swept away. The worry and shock affected his health and it was then too late to buy additional life insurance.

I cannot too strongly advocate the purchase of life insurance as the sanest and safest creation of an estate. My own experience is an example of the necessity of this valuable protection.—Mrs. H. B. D.

Names in each town are only a partial list of claims paid during 1939.

## MINNESOTA

Total Payments .....\$55,900,000  
Rank in Payments .....14th  
Rank in Population .....19th  
Payments Per Capita .....\$21.08

Ordinary life insurance in force \$1,683,635,000 on 814,531 policies or \$635 per capita. Average size of policy in force \$2,067, average new policy sold in 1939 \$1,870.

The \$55,900,000 in life insurance money paid to Minnesotians in 1939 exceeded the \$52,228,044 in W.P.A. payments in the state for the fiscal year, was eight times the \$6,953,577 in P.W.A. grants, over three times the federal agricultural adjustment program payments of \$17,536,519, and five times the \$11,253,732 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over twice the \$26,662,106 federal income taxes collected in Minnesota, over one-half of the \$107,393,009 in wages paid by manufacturers in the state, over one-seventh of the \$377,250,000 total savings bank deposits and one-sixth of the \$322,766,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ALBERT LEA—\$228,000

Anders Anderson, Alexander Gustavson, John Jamison, Carl Nelson, James Spell, Ida Thompson, Mary Lister.

## ALEXANDRIA—\$40,000

Herman Anderson, Henry Longaker, John McCabe (osteopath), Elmer Polzine.

## AUSTIN—\$196,000

Chas. Edwards, Anna Haemac, Elmer Hanson (physician), Katherine King, Gus Nagris, E. Ondrick, Garth Parker.

## BEMIDJI—\$73,000

Ellen Freeman, Isaac Hansen, Frederick Rhoda, David Stanton.

## BLUE EARTH—\$66,000

Ruth Cummings, Gullick Frandle, Alvin Wolf.

## BRAINERD—\$96,000

Richard Johnson (pharmacist), Stuart Johnson, James Murphy, Wm. Spencer (asst. postmaster).

## CLOQUET—\$50,000

Lois Mattson, Wm. Peters, Herbert Server.

## CROOKSTON—\$84,000

Henry Heinze, Rene Huot, James Sargent, Theodore Thompson, Frank Tibesar (dentist).

## DETROIT LAKES—\$36,000

Chas. Hildebrandt, Arthur Lindner, Gust Schroeder.

## DULUTH—\$1,583,000

Life insurance payments averaged \$66 per family. They represent 22 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 23 year period equal the city's annual retail trade volume.

Over 120 Ordinary Claims

Ray Adams, Anna Blackwood, Josiah Brown, Wyatt Cable (druggist), Chas. Carhart, Peter Carlson, John Davidson, James Elmdad, James Frazier, Wm. Gallagher, Gilbert Good (clergyman, Dean of Trinity Cathedral), Gust Lasch, Helmer Hanson, John Hopkins, Bessie Hurwitz, Wm. Jackson, Frederick Johnson, George Johnson (V. P. John Boshart Paper Co.), George H. Johnston, Edward Mattke, Leslie Maxfield, Chas. Merston, Moses Montgomery, John Nelson, Nels Ohlund, Wm. Page, Walter Peterson, Wilfred Peterson (adv.), John Rosen, Tiff Stickney, June Wendlandt, Gwin Whitney (Pres. Whitney Corp. Coal), John Zigmant, Bartholomew Zucchi (priest).

## EXCELSIOR—\$56,000

Christ Grytness, David McVeety, Anton Soukup.

## FAIRBANKS—\$175,000

John Devereux, Perl Spink (ins.), John Swanson, Harry Waite, John Wheeler.

## HIBBING—\$125,000

Luke Healy, Mandie Rosenberg, Carl Walla.

## HOPKINS—\$76,000

Emille Cermak, Frank Herzan, Edward Moore, Petronilla Svec.

## HUTCHINSON—\$58,000

Josef Janecy, Amalie Marvan, Ed far Stearns.

## LAKE CITY—\$46,000

Flrence Anding, Noel Johnson, Henry Thomson.

## MANKATO—\$152,000

Anna Beck, Clinton Carr, Sr., Wm. Harrington, Chas. Hartley, Frank Hasher, Mac Lutz, Fred Moser, Darlene McClure, Joseph Theissen.

## MINNEAPOLIS—\$15,735,000

Life insurance payments averaged \$138 per family. They represent 42 percent of the wages paid by manufacturers operating in the city. Life insurance payments over a 13½

## WHITE &amp; ODELL

General Agents

Northwestern National Life Insurance Co.

1700 First National-Soo Line Bldg.  
Minneapolis, Minn.

year period equal the city's annual retail trade volume.

Over a 23½ year period life insurance payments equal the total of all banks deposits in the city.

Over 594 Ordinary Claims  
Over 205 Industrial Claims—\$50,200

## CLAIMS BY AMOUNTS:

2—\$500,000 or over  
1—250,000 to \$500,000  
1—100,000 to 250,000  
10—50,000 to 100,000  
17—25,000 to 50,000  
43—10,000 to 25,000  
76—5,000 to 10,000  
107—3,000 to 5,000  
96—2,000; 242—1,000

David Anderson, Jan Aubrecht, Walter Badger (realtor), Francis Baker, Roy Bartholomew, Robert Bennett, John Bergreen, Claude Berlin, Mortimer Birds-eye, Louis Blumberg, Robert Boorman, Donald Brace, John Brown, Swan Bylund (dentist), Chester Carlaw, Clifford Carlson (att'y.), Ernest Cawcutt, Wm. Crapman, Harry Cohen, Lucien Cook, Michael Coughlin, Roy Cunningham, Lisle Curtis (ins.), Edwin Dahlstrom, Arthur Danenbaum (V. P. First Mpls. Trust Co.), Dexter Denison, W. Dennis (realtor & ins.), Harry Dennier, Henry Dixon.

Ernest Ferguson, Calvin Fiddes, Clarence Field, Carl Flaa, Clyde Flanders, Carl Forslund (restaurant), Clarence Foss, Fred Silver, J. Frerich, Arthur Gamm, John Glas, Rufus Good, Wm. Hadden, John Hanson, Henry Helk, Charles Hetherington, John Hiddle, Arthur Hogenson, Frederick Holder, Silas Horn, Geo. Houston, Jacob Jacobson (Pres. H. K. Stahl Co.), Eugene Johnson, Martin Jones, Irving Jones, Chester Jorgensen (Supt. Mpls. Daily Star), Victor Julian, Christian Jungblut.

James Kammerer, Morris Katzman, Harry Keller, Donald King, Wm. Kniffin, Otto Kohl, Luverne Koons, Fred Kramer, Samuel Kroesch, Ezra Kuehl, Arlene Kullberg (V. P. Central Wood Turning Co.), Jack Kurtz (optometrist), Chas. La-pierre (physician), John Larson, Frank Leasman, Paul Leonard, John Leslie, Frederick Lewis, Albert Lier (dentist), Geo. Lineham (retired), Carl Loving (merchant tailor), Justin Maley (dentist), Malvern Manuel (V. P. Marquette Natl. Bank), Burton Martin, James McCloskey, Chas. McCrady, Orin McKay, Edward McNevin (executive), Emil Mellenthine, James Miller, Floyd Morrill, John Morrison, Thas. Mouer, James Murphy.

Carl Nelson, Walter Nicol, Carl Olson (executive), Fillmore Orless, Gordon Osborne, Geo. Oxendale, Stanley Palmer, John Parish, Edward Paulsen (physician), Arthur Pohl (optician), C. Pillsbury (director Pillsbury Flour Mills Co.), Fred Polczyk, Joseph Pollick, L. Pond, Harry Platt, Luther Prestegard (pres. machine & supply co.), Geo. Quinette, Wesley Rasmussen, Pierre Regnier (dentist), Carlsen Rice, Glen Riggs, Abraham Robbins, Louis Rubenstein (theatre owner), Jacob Rutz, Wm. Ryan (elec. engineering professor), Norman Sandberg, John Scherer, Chas. Shussin, Oscar Smith, Harris Solow (clothing), Frank Steiner (Pres. American Linen Co.), Ray Stevens (pres. wholesale grocery co.), Walter Stremel, Neil Stultz (tailor), Willis Sutton, James Thompson (realtor), Stuart Thorson (physician), Russell Tibbets, Adolph Timmerman (bank executive), Gates Timmerman (att'y.), Francis Tozer (wholesale lumberman), Burdette Zwetn.

Frank Wahlborg, Wm. Waldron (dry cleaning executive), Arthur Walsh, Abbott Washburn (bank executive), James Watson (physician), Douglas Webster, Paul Welshans, Michael Welter, Andrew Wemyss, John Winslow.

## MOORHEAD—\$78,000

Julia Fevig, Nels Fosen, Etta Han-naford, John Lee, Frank Magnuson, John Schranz, Andrew Teigen.

## MORRIS—\$35,000

John Cumming (physician), Emil Gilbert, Chas. Heckman.

## NEW PRAGUE—\$66,000

Frank Madera, Matej Topic, Roman Solheid, James Suel (publisher), John Wack, Jr.

## NEW ULM—\$73,000

Frank Altmann, Jr., Lloyd Barnes, Michael Buchl, Hubert Karpen, Anthony Schmitz.

## NORTHFIELD—\$84,000

Perry Hodoroff, Peter Holland (mgr. St. Olaf College), Eugene Johnson, W. Sletten.

## OWATONNA—\$144,000

Doris Clausen, Peter Haberman, Mary Keefe, Otto Kottke, Will Kvasnicka, Wm. Roberts, Stanislaw Simon.

## RED WING—\$96,000

Leonard Larson, Horace Mohn (att'y.), Ida Qualle.

## ROCHESTER—\$447,000

Gustave Steingraber, Sophia Berndt, Emil Erdman, Jacob Haesley, Thos. Igo, Peter Ilgen, Herman Nelson, Sydney Wentworth, Ray Williams.

## ST. CLOUD—\$240,000

Ola George, Joseph Kowalkowski (Mgr. Grand Theatre), George Mueller, Jacob Rausch, Chas. Sell, Alice Shoenbott, Wesley Thurman.

## SAINT PAUL—\$7,520,000

Life insurance payments averaged \$117 per family.

They represent 32 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 17 year period equal the city's annual retail trade volume.

Over a 21 year period life insurance payments equal the total bank deposits in the city.

Over 243 Ordinary Claims

Over 132 Industrial Claims—\$33,200

## CLAIMS BY AMOUNTS:

5—\$100,000 or over  
3—50,000 to 100,000  
6—25,000 to 50,000  
25—10,000 to 25,000  
32—5,000 to 10,000  
68—3,000 to 5,000  
60—2,000; 144—1,000

Rev. Alfred Anderson, Ewald Anderson (promotional mgr.), Andrew Backus (physician), Henry Berkhemer, Fred Boethling, Rev. Clifford Boren, Chas. Bouquet, Samuel Boyeson, Adolph Bremer (pres. beverage co.), Jacob Brotzler, Robert Budd, Wm. Butwin (Mgr. Eastern Woolen Co.), Albert Cain, Leonard Carter, Harold Clock, Henry Coffits, Edward Copilovich, Johannes Dahle, Katherine Deschler, Harry Divine (grocer), Arthur Engholm, Joe Florita, Joseph Gardell, Abraham Gass, Max Goldberg, Harvey Gordon (publisher), Chas. Gordon (Chmn. of Board, Gordon & Ferguson Co., Clothing Mfrs.), Claude Hall, Asa Hanson, Isaac Hansen (banker), John Hipp (mgr. soap & chemical co.), Morris Hochstein, Luigi Iscelli, Ole Ingerod.

Leonard Jackson, Nora Jennings, Frank Koeck, Frank Kohout, Chas. Krey, Fred Lackey, Edwin Leedy, Paul Mach, Edward Malecki, Henry Mattil, Frank McCabe (publishing co. executive), Laura McDonough, Patrick McKernan, Meyer Sherman, Den Migura, Alfred Miller, Ferdinand Monke, James Mossop, James Murphy, James Nelger, John Nichols, Arthur Nye, Carl Oates, Andrew Olson, Peter Olson, Adam Rau, Arthur Renslow, Bluma Robinson, Chas. Roubik, Theo. Rude, Joseph Ruvelson, Wm. Schubert, Ernest Schultz, Henry Schultz, Otto Schultz, Joseph Shapere, Frank Shogren, Benjamin Siegel, Thomas Sinnott.

Frank Testa, Louis Thomas, El-dridge Travers, Frank Turrittin, Joseph Wacker, Oscar Walter, Arthur Watson, Ferdinand Wenger, Wm. Wettengel.

## STAPLES—\$44,000

Elbert Costain (dentist), Sarah Gladden, Francis Rondorf.

## THIEF RIVER FALLS—\$77,000

Josef Dostal, Nels Nelson, Racine Olsen, Rasmus Oen.

## TWO HARBORS—\$58,000

J. Altstatt, Nels Oversvee, Alfred Spargo.

## VIRGINIA—\$145,000

Laurence Halvorsen, Alfred Johnson (florist), Edward G. Johnson (ins.).

## WABASHA—\$79,000

Douglas Brown, Vincent Cheslik, Lena Loechler, Joseph McCaffrey (postmaster), Leo Miller, John Noll.

## WHITE BEAR LAKE—\$42,000

Geo. Allgauer, Sydney Henkel (power co. mgr.), Cornelius Somers.

## WILLMAR—\$55,000

Olof Berkness, Earl Erickson, Hans Larsen, Clara Vinnerstrom.

## WINONA—\$296,000

Arthur Coppin, Friedrich Gerson, Oscar Griswold, Lloyd Knight, Celestine Peterman, J. Ruben, Geo. Schmitt, Max Steinbauer, Frances Witt, Geo. Young.

## OTHER MINNESOTA TOWNS—\$3,880,000 (Partial List)

Adams: F. Blonigan, J. Mullenbach.—Aitken: B. Kelly (physician). J. Koukis.—Anoka: J. Hammes, Nina Kallgren.—Appleton: H. Christenson.—Arco: L. Heyl, J. Olson.—Awater: O. Christlan-son.—Belaton: L. Swann.—Barnesville: A. Anderson, A. Sorum.—Bejour: A. Busse (ins.).—Bellechester: D. Krier.—Belle Plaine: T. Griffin.—Belview: H. Matison (stone quarry mgr.).—Bingham Lake: D. Groves.—Blwabik: P. Stockey.—Black Duck: N. Lien.—Breckenridge: M. Simon.

## Establishes Son in Business—Able to Keep Home

MINNESOTA—My husband was associated with an electric company for about 36 years, being general superintendent for the past 18 years.

We received \$11,000 in insurance, about three-fourths of the estate was insurance.

As I am 62 years old, I am dependent on our savings. My family consists of a married daughter and a single son 24 years old. I am using part of the insurance to establish my son in business so as to give him the means to be independent.

I am collecting the balance of insurance in monthly payments. As there was a small mortgage on the home, I'm making payments on same and will be able to keep my home and have a small income for many years.

I could not have managed to keep the home without the insurance. Knowing there was provision for the future, we were able to travel in the south, giving my husband the benefit of a warmer climate the last year of his life.

And for myself, I am able to manage and I am very thankful we have the security that insurance gives.—Mrs. M. B.

itsch.—Briceyn: J. Anderson.—Brooks: C. Hall.—Bruno: C. Sprague.—Brownston: J. Kucera.—Buffalo: E. Olson.—Byron: H. Hanson, Rose Wilson.

●Caledonia: J. Schummers, L. Sylling.—Calumet: H. Beldo.—Cambridge: W. Holmstrom.—Canby: A. Hasek.—Canton Falls: R. Anderson.—Canton: R. Rolfe.—Carrollton: D. Wilson.—Chaska: J. Burkhardt.—Chatfield: E. Glynn, P. Woodruff.—Chisholm: Hilma S. n t y.—Clearwater: J. Heaton.—Cokato: E. Tracy.—Cromwell: E. Hill.—Crystal Bay: M. Nyman.—●Dalbo: Axel Anderson.—Dawson: G. Groehler.—Deer Creek: H. Schroeder.—Dilworth: E. Miller.—●East Lake: Della Pearthree.—Elk River: A. Schaefer.—Ericsburg: R. Mathison.—Evansville: C. Anderson, J. Baumhofer.—Fairmont: P. Gaworski, Genevieve Williams.—Fort Snelling: J. Kryszczak.—Franklin: R. Nordby.

●Ghent: H. Engels.—Glen Lake: B. Johnson.—Glenwood: H. Longaker (theatre mgr.).—Grant Rapids: D. Burgess, J. Saltermo.—Granite Falls: A. Nephew, L. Nygaard.—●Halstead: P. Hauske.—Hanska: E. Hovde.—Hastings: E. Henry, Henderson: W. Mueller.—Hendricks: J. Wheeler.—Heron Lake: H. Rose.—Hills: A. Hanson (newspaper editor & printer).—Hitterdahl: M. Mattson.—Houston: E. Loesel, H. Paulsen.—●Inner Grove: C. Norris.—International Falls: Freida Anderson, Myrtle Ingvalson.—●Jackson: Wm. Richmond.—Jeffers: J. Murphey.—●Kasota: S. Granger (elevator co. mgr.).—Keewau: A. Koskela, C. Zevnick.—Kennedy: F. Anderson.—Klamath Falls: G. Stebbins.—Kiester: I. Tuft.

●Lake Benton: P. Schulze.—Lake Crystal: E. Williams.—Lake Minnetonka: H. Miller.—La Porte: N. Holmberg.—Le Center: H. Floyd.—Leonech: J. Cain.—Le Sue: Harriet Brigel, M. Traxler.—Lewis-ton: E. Schoepf.—Litchfield: W. Constant, F. Pratt.—Lowry: W. Bisek.—Lyle: F. Pittman.—●Mabel: N. Ladsten.—Madelia: A. Johnson.—Madson: F. Emmerich, E. Sarrahn.—Madison Lake: S. Sheppard.—Mahnommen: W. Hoffman.—Mantorville: F. Castner.—Minneota: L. Stedman.—Monticello: A. Stokes.—Mora: H. Cohen, H. Ingberg.—●Nashauk: O. Johnston, H. Lahti.—(Supt. Hawkins Mine).—New Hartford: W. Barz.—Newport: V. Wilson.—Nicollet: C. Eickberg.—Norcross: L. Boyd.—Norwood: C. Bovey.

●Olivia: J. Freeman (att'y.). Anna Spevacek.—Ormsby: H. Weseman.—●Park Rapids: Tressie Schroeder, Robert Williams (dentist).—Pine City: T. Brazil, F. Blazek.—Pine Island: P. Bye, D. Sheldon (att'y.).—Plainview: A. Benck.—●Raymond: H. Giesecke.—Red Falls: F. Eischen.—Redwood Falls: L. Dwyer.—Robbinsdale: L. Dorn, L. Refaell.—Rushmore: Sophia Dahlberg, L. Hartfiel (banker).—●Sabin: F. Schellack.—St. Charles: J. Anderson.—St. James: A. Nelson, A. Oredson.—St. Joseph: F. Garlicks.—Salol: E. Mellstrom.—Sank Rapids: F. Freilhammer, J. Schlough.—Silver Lake: Rev. J. Leksa, Amalie Prochaska.—Slavton: C. Timmerman.—Sleepy Eye: H. Hansen, H. Jensen.—South Haven: R. Jacobsen (physician).—South St. Paul: E. Carlson, R. Chandler.—Springfield: E. Vogel (ins.).—Spring Grove: E. Larson, O. Sannes.—Stewartville: C. Fawcett (physician).—M. Griffin.—Strandquist: C. Johnson.

●Tanners Lake: I. McDermott.—Tracy: C. Prouty, E. Surprenant.—Truman: D. Kelley.—●Victoria: E. Notermann.—Wadena: N. Baden, W. Ehr.—Walnut Grove: T. Bell, A. Nackerud.—Warroad: N. Nilson.—Watson: F. Olson.—Wayzata: K. DeLaitter, Jr., L. VanFossen (att'y.).—Welch: F. Miller.—West Duluth: Jennie Bertlin.—Willernie: J. Casserly, A. Reeves.—Williams: C. Farel.—Wolverton: Florence Swenson.

Names in each town are only a partial list of claims paid during 1939.



## IOWA

Total Payments ..... \$34,300,000  
 Rank in Payments ..... 17th  
 Rank in Population ..... 20th  
 Payments Per Capita ..... \$13.44

Ordinary Life Insurance in Force \$1,465,182,000 on 771,148 policies or \$574 per capita. Average size of policy in force \$1,900, average new policy sold in 1939 \$1,747.

The \$34,300,000 in life insurance money paid to Iowans in 1939 exceeded the \$21,737,346 in W.P.A. payments in the state for the fiscal year, was six times the \$5,765,911 in P.W.A. grants, and \$4,000,000 in excess of the federal agricultural adjustment program payments of \$30,081,647, and over four times the \$7,889,822 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were nearly three times the \$11,968,581 federal income taxes collected in Iowa, nearly one-half of the \$76,193,244 in wages paid by manufacturers in the state and about one-sixth of the \$213,944,000 total savings bank deposits.

(For towns with fewer claims see end of list)

**ALGONA—\$68,000**  
 John Behlmer, Austin Gardner, Gail Hollandsworth, Louis Jenkinson, Stephen McMahon (att'y.), Albert Peterson.

**AMES—\$180,000**  
 William Beard, George Bennett, Arthur Bryan, Albert Champlin, Francis Gunder, William Hunter, James McElherne (civil engineer).

**ANAMOSA—\$42,000**  
 Norman Elsnor, Charlie Fairbanks, Mattie Fegan, Carl O'Deen.

**ATLANTIC—\$74,000**  
 Bailey Beagle, Bert Butler, Ulysses Mullins, John Sarsfield.

**AVOCA—\$16,000**  
 Carl Habicht, John Harder, Rudolph Stender.

**BELMOND—\$20,000**  
 William Hembd, Helen Johnson, Monroe Pierce.

**BLOOMFIELD—\$23,000**  
 Frank Helsel, James Warner (photographer), Herbert Young.

**BOONE—\$98,000**  
 Francis Adams, Talora Fehleisen, J. Herman, Mansfield Linn, Joseph Milliken, Mabel Shulters, Marion Veale, Charles Witt, Samuel Zanderholm.

**BURLINGTON—\$512,000**  
 William Allison, Joseph Braun, Dr. Gustave Childgren, J. Davison, Edward Dunn (hotel prop.), George Glebrich, John Glenn, Charles Knotts, Charles Krueger, Otto Kruemmel, Francis Lawlor, Frank Mellinger (realtor), Clarence Meyer, Carl Morland, Edward Muckensturm, Edward Phelps, John Roesch, David Roscum, Henry Scholl, Thomas Smith, John Tietman, Donald Trump, Lewis White.

**CARROLL—\$61,000**  
 Matt Friedman, Byron Gregory (mortician), John Guy, Henry Hackfort, Anton Neumayer.

**CEDAR FALLS—\$287,000**  
 Rinaldo Baxter, William Beaty, Charles Bishop, Carl Christensen (hdwe. dealer), Emil Gerken, John Gersema, Dr. George Hearst, Edward Moore, Leonard Pfeiffer, Elmer Pierson, Olive Riker.

**CEDAR RAPIDS—\$969,000**  
 Life insurance payments averaged \$69 per family.

They represent 14½ percent of the

## PAUL S. KOHL

General Agent

Occidental Life Insurance Co.  
 (of California)

265-267 Higley Building  
 Cedar Rapids  
 Iowa

wages paid by manufacturers operating in the city.

Life insurance payments over a 24 year period equal the city's annual retail trade volume.

Over 95 Ordinary Claims  
 Over 50 Industrial Claims—\$14,300

Olaf Anderson, Josef Andrie, John Brookman (lumberman), George Cail, Joseph Campagna, Taylor Carpenter, Jos. Dalecky, John Dick, Geo. Dutton (executive), Jos. Egan, Peter Ernst (storage prop.), Frank Faltis, Harry Gabbert, Nadine Harbit, Howard Hayden, Frank Horak (jeweler), Arthur Hovland, John Ireland, Bohuslav Jansa (musician), An-

ton Jerabek, Frantisek Jiruska (contractor), Josef Jiruska, Jan Kaspar, Max Katzoff (auto. dealer), Albert Kloos, Jos. Kubicek (executive), Edward Machula, Walter Maricle, John Matias (grocer), Samuel Merrifield, Cleason Morris, Jos. Nessif, Nels Nelson.

Edward Petry, Louis Poetzing, Joseph Pospishil, Ernest Rogers, Marvin Schwein, Philip Shanahan, Anne Sorenson, Josef Stodola, Dean Thomas, Josef Wavrin, Lewis Zalesky.

**CENTERVILLE—\$93,000**  
 Thos. Dove, Henry Phillips, Roll Smith (Judge district court), John Saunders.

**CHARITON—\$48,000**  
 H. Beck, Albin Ekfelt, Archie Metz, Thos. Jeffreys, Berdie Patterson.

**CHARLES CITY—\$44,000**  
 Wm. Blumenstiel, Geo. Copenhagen, John Holland, Frank Krause, Clarence Ross, Casper Wulf.

**CHEBOKEE—\$97,000**  
 Ernst Baumann, Rudolph Bergert, Electa Champion, Frank Collins, Wm. Frantz, Ernest Halford (contractor), Wm. Huber, Roy Kelly, Lorne Parker.

**CLARINDA—\$49,000**  
 Chas. Fricke, Ora McCurdy, Hayes Palmer, Mable Taggart, Carrie Thomas.

**CLINTON—\$175,000**  
 James Cunningham, Margaret Delaney, Lucinda Gaughan, Wm. Heisterkamp, Wm. Henningsen, Wm. Kerr, Fred Lucke, Chas. McMahon.

**COUNCIL BLUFFS—\$945,000**  
 Over 57 Ordinary Claims  
 James Anderson, Albert Beck, Carl Brandt, Rudolf Bunk (florist), Oneta Christiansen, Mary Duncan, Frank Everest (Pres. Greenfields & Everest Co.), Hotchkiss, Carroll Jackson, Fred Kellogg, David Lanning, James McMillen, Walter Markin, Carl Meyer, Gustav Meyer, Ida Michener, Cora Neill, Addie Patterson, Mae Roden, Chas. Stewart, Fred Van Druff (ins.), Henry Wild, J. Wild, Franklin Wright, Elmer Younker.

**CRESO—\$60,000**  
 Glenn Eaton, Albert Kapler, Albert Pederson (sheriff), Wm. Smith, Christian Vance, Edward Weaklen (ins.).

**CRESTON—\$78,000**  
 Augusta Anderson, Clinton Brown, Chas. Buxton, Frank Danielson, Adolph Metzger, Arden Moffitt.

**DAVENPORT—\$1,130,000**  
 Life insurance payments averaged \$77 per family.

They represent 225 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 23

## LOYD B. GETTYS

Manager

The Mutual Life Insurance Company of  
 New York

Davenport, Iowa

year period equal the city's annual retail trade volume.

Over a 13 year period life insurance payments equal the total savings bank deposits in the city.

Over 50 Ordinary Claims  
 Over 140 Industrial Claims—\$39,600

Ernest Bauer, Harry Bryan, Henry Danico (mgr.), Edward Deardoff, Carl Hildebrandt, Frank Hille, Narcis Hondl, Ray Johnson, Abraham Katz (merchant), Marguerite Nolan, Chas. Pasche (executive), Grant Rice, Jos. Salato, Jos. Theer, Irving Todd, Wm. Turner, Chas. Van Arnum, Wm. Voss, James Williams (Mgr. Moline Salvage Co.), Lewis Williams.

**DECORAH—\$65,000**  
 Claude Cool (maintenance engineer), Gunder Halverson (dry cleaner), Clayton Westcott.

**DENISON—\$74,000**  
 Sears McHenry, Mary McMahon, Alfred Richards, Claude Smith, Samuel Smith.

Owes It to Loved Ones  
to Carry Insurance

IOWA—Mr. R. held between \$15,000 and \$20,000 of life insurance. One thousand dollars was used to take care of last expenses and debts. The remainder is being paid in monthly income to his widow and part is left at interest to be used for educational purposes for his two children. He also carried \$1,000 each on his wife, and two children which policies are being continued in force.

I believe that every able bodied husband and father owes it to his loved ones to carry as much insurance as he can honestly pay for. It relieves the worry and discomforts of the future for himself and for his family.—Mrs. N. R.

## DES MOINES—\$2,935,000

Life insurance payments averaged \$86 per family.

They represent 36 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 24 year

## MARTIN L. SELTZER

General Agent for Iowa  
 Life, Accident & Group Departments  
 Aetna Life Insurance Company  
 Hartford, Conn.  
 Offices, 3rd Floor Hubbell Bldg.  
 Des Moines, Ia.  
 "Symbol of Security"

period equal the city's annual retail trade volume.

Over a 28½ year period life insurance payments equal the total of all banks deposits in the city.

Over 223 Ordinary Claims  
 Over 123 Industrial Claims—\$27,000

CLAIMS BY AMOUNTS:

2—\$50,000 or over  
 5—25,000 to \$50,000  
 12—10,000 to 25,000  
 21—5,000 to 10,000  
 47—3,000 to 5,000  
 42—2,000; 99—1,000

Julius Adelman, H. Anderson, Arthur Baker, Asahel Barber (ins.), Thos. Barnes, T. Beaver, Arthur Bennett, Carl Borchardt, Guy Brace, James Bright, Wm. Brown, Geo. Busch, Jr. (athletic coach), Hugh Bushong, Frank Carter, Wallace Chapman, Harry Conley, Owen Corcoran, Clifford Cox (att'y.), James Dailey, Wm. Davy (executive), Rev. Barton Denny, Fred Deutsche, Jr., Geo. Elsasner, Ellis Engelbeck (Pres. Quaal Lumber Co.), Max Feldman, John Fitzwilliams (tailor), James Gracey, John Hasty, Jr., F. Hays, Henry Heuer, Helen Holland, Edna Horton, Dr. James Jefferson, Louis Johnson, Mary Johnston (matron Historical Bldg.).

Gustaf Lager, Karl Larson, Wm. Lewis, Theodosius Lyon, Birt McGaffee, J. McKinley (ins.), Alvin Maddox, Lee Mains (Asst. Secy. Central Life Assurance Society), Earl Martin (mgr.), Peter May, C. Miller, Morris Miller, Claude Musgrave (Glove Mfg. Co.), Oscar Neumann, John O'Brien, Oscar Olsen, David Owens (professor), Herbert Peairs, Nels Pierson (florist), W. Powell, Francis Radnich, Oscar Rostberg (asst. supt. of mails), Jessie Rutledge, Allie Salkeld, Geo. Sawgwick, Reuben Shaw, Harry Sherrard, Jr., John Sloan (secy. coffin co.), Carl Smith, Walter Stewart (att'y.), Clayton Stiver, Sam Sunberg, Alfred Swenson.

Edwin Torgersen, Frank True, Cornelius Van Vleet, Oscar Walder, Chas. Waldron, James Wallace, Frederick Welsh, Orville West (executive), Louis Wiedman, Chas. Winset, Clarence Winset, Donald Woods.

## DUBUQUE—\$420,000

Over 57 Ordinary Claims

David Ahern, Emil Bacher, Chas. Blichmann, Edmond Butler (jeweler), Frank Duggan, John Dunlevy, Jos. Enzier, John Fabricius, Peter Gansan, Rev. George Hancock, Henry Hostert, Chas. Keenan, Phillip Kleinschrodt, Lizzie Leik, Edward McFadden (V. P. McFadden Coffee Co.), Minnie Marty, Thos. Murray, Wm. Myers, Fred Reimer, Alfred Sommerfeld, Chris Tscharnar, Harry Zimmermer.

## EAGLE GROVE—\$36,000

Peter Axon, Benjamin Borwey, Hansine Hanson, John Nelson, Wm. Rumpf, Lillie Wassem.

## EMMETTSBURG—\$33,000

Thos. Bergman, Iva Goodlaxson, Fredrick Heberlein, John O'Brien, August Ruehle.

## FAIRFIELD—\$87,000

Edward Bates, Carl Heckenberg, Leonard Keller, Chas. Keltner (ins.), Robt. Loudon (pres. machinery co.), Frank Ricksher (banker), M. Sargent, John Swan, Albert Turner, Frank Widner.

## FORT DODGE—\$266,000

Jasper Ballou, William Brabbit, Wm. Capper, Thos. Carroll, John Chrisman (sales mgr.), John Coleman, Jacob Etzel, Lewis Gibbons, Frank Hay, Wm. Hornick, Ina Long, John Malvey, Malvie Heddicord, Andrew Schill, Ellsworth Stinehoff, Tony Thil, Hans Vanderhoff.

## FORT MADISON—\$148,000

Guy Blott, Edward Decker, Jos. Haas, Jos. Hamilton (att'y.), Edwin Korschgen, Wm. Krieger, Chas. Lerche, Adam Oppenheimer, Ler. Rolling, Geo. Rump, James Sanders, Wm. Spexarth.

## GARNER—\$29,000

Leo, Gilbert, Jos. Kral, Ruby Specht (dentist).

## GLENWOOD—\$36,000

Anna Newman, Laura Plimpton, Geo. Schade.

## GRINNELL—\$37,000

Dr. Edwin Bliss, James Cox, Nettie Grooms, Geo. Murray.

## HARLAN—\$60,000

Geo. Ames, Lorenzo Lewis, Fred Peters.

## HAWARDEN—\$51,000

Howard Hodoway, Clara Martin, Anton Roeper.

## HUMBOLDT—\$57,000

Ruby Hurd, Frank Lovrien (att'y.), Royal Nelson, Jos. Yetmar.

## IDA GROVE—\$95,000

Allister Cameron, Floyd Gilmour, Christian Jensen, Delbert Lloyd, John

Moist (newspaper editor & publisher), Forest Southwick, Arcellus Sykes.

## INDEPENDENCE—\$80,000

Harrison Huffaker, Frank Klumper, Darrell Potter (jeweler), James Wells, Wm. Wright.

## INDIANOLA—\$96,000

Clarence Champlin, Harvey Gillis, Jacob Herway, Arthur Hiatt, Geo. Johnson, Willard McCoy, Jos. Malone, Rudolph Myers, John Schnee (retired banker), Harold Willsey.

## IOWA CITY—\$281,000

Geo. Boss, Benjamin Bradley (ins.), James Carmody, Wilber Harding, Jos. Hotz, Jacob Keim, John Miller, Hollis Rogers, Albert Schillig, Wm. Wagner (bldg. contractor).

## IOWA FALLS—\$30,000

Chas. Benedict (Secy. Chamber of Commerce), Archie Buchanan, Dr. Leonard Fraser, Una Simpson.

## JEFFERSON—\$24,000

Ena Fish, Ferne Flack, Roy Whitver.

## KEOKUK—\$290,000

R. Bane, Nelson Crumly, Dr. Frank Dorsey, Jr., Roberts Fegers, Finley Gregg, August Haase, Nels Johnson, Carl Lichtenberger, Chas. Schmidt.

## KNOXVILLE—\$52,000

Frank Maddy, David Reichard (realtor), Edward Thomas.

## LEMARS—\$105,000

Wm. Blue, Adriaan Holster, Robt. Kelley, Dr. Wm. Larsen, John Moore, Dorothy Phillips, Albert Thomas.

## MANCHESTER—\$39,000

Bert Crossler, Frank Emerson, Fred Munson, Marjorie Rose.

## MANTY—\$31,000

Henry Bartlett, Fred Jewell, Vern Johnson.

## MARCUS—\$29,000

Walter Barnes, Jos. Ferrin, Harry Grauer, Walter Miller.

## MARION—\$61,000

Elton Golden, Harry Rose (ins.), Joseph Zrutzky.

## MARSHALLTOWN—\$167,000

Chas. Elery, Albert Morgan, Fred Naiden (city engineer), Anna Oberle, Edwin Paul, Chas. Ramsey, C. Schoenhut, Minnie Sears, Genevieve Thompson, Mary Tobin.

## MASON CITY—\$361,000

Lawrence Berryman, Chas. Budworth, Riccardo DiMarco, Daisy Donnelly, Peter Frye, Joseph Konvalinka, Victor Nelson (realtor), Ray Prussia, Fred Schide, Gordon Stevens, George White, Mier Wolf.

## MOUNT PLEASANT—\$35,000

Melvin Donnelly, John Lauterbach, Clarence Van Tuyl.

## MUSCATINE—\$215,000

John Bast (grocer), John Borgstedt, Willis Crozer, Fred Giesler, John Hahn, Edwin Kemp (supt. county home), Wm. Laughlin, Duncan McDermid, Edward Niebling, James Rice, John Smith, John Wallace.

## NEW HAMPTON—\$34,000

Brooks Baltzer (telephone mgr.), Mary Birgen, Mathias Elenz, Mathias Giesler, Wm. Hansen, Marcus Lelzel.

## NEW SHAON—\$28,000

Frank Hull, Emmett McGriff, John Monsma, Jesse Watland.

## NEWTON—\$117,000

Samuel Davis, Wm. Drake, Marshall Ketchum, Floy Marshal, Homer Rayburn, Calvin Sabin, Maxon Stouder.

## OAKLAND—\$20,000

Jesse Criswell (druggist), Theodore Sampson, Robt. White.

## ODEBOLT—\$22,000

Clarence Ahrenholtz, Geo. Hanson, Chas. Smith, Martin Smith.

## OELWEIM—\$131,000

John Boylan, Thos. Edgar, Caryl Eikenberry, Robt. Elliott, Paul Fockens, Robt. Hardman, Ivan Johnson, James McNamara, Dr. Geo. Wassom, Edwin Webster, Orin Whitton.

## ONAWA—\$19,000

James Gingles, Henry Lang, Henry Riordan.

## OSAGE—\$34,000

Victor Richsmann, Edward Schoenborn, Joseph Siemer.

## OSCEOLA—\$26,000

LeRoy Armstrong, Frank Mills, Isaac Vandall.

## OSKALOOSA—\$245,000

Grover Anderson, James Devitt, Nye Hopkins, Gilbert Johnson, Burt Jerrel, Albert Kessler, Fred Loos, Jos. Minor, Richard Penders, Alongo Price, Vernon Ramseyer, Frank Wright (Mgr. Clay Product Co.).

## OTTUMWA—\$355,000

Jos. Barnosh, David Bromberg, Alexander Brown, Gilbert Carlson, James Coleman, Seneca Cornell (att'y.), David Criley, Morris Greyer, Albert Gustavson, Wm. Kelly, Lew Mahannah, Solman Meyer, Edwin Moon, Harriet Moore, Geo. Potter, Fred Schlunz, Jr., Chas. Streeby, Carroll Utterback, Henry Vandelio.

## OXFORD JUNCTION—\$26,000

John Fritz (bridge contractor), Jos. Lenfeld, Anna Pavelka.

## PERRY—\$54,000

Fred Cooper, Alva Gregg, Laura Morgan, Loren Rhoads.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.



## Iowa—Continued

## RED OAK—\$78,000

Frank Boll (editor & publisher), Mary Davis, Robt. Imrie.

## ROCK RAPIDS—\$18,000

Bertha Anders, John Kerns, Ida Philipp (deputy treas.).

## ROCKWELL CITY—\$23,000

Clarence Hinton, Dennis Rafferty, Bertha Strohl.

## SEYMOUR—\$15,000

Leonard Baughman, David Daniels, Loren Van Dorn.

## SKEKANDOA—\$69,000

John Escheld, Cora Ludington, Matthew Norton.

## SIOUX CITY—\$1,470,000

Over 110 Ordinary Claims

Over 61 Industrial Claims—\$17,200

Geo. Beach (realtor), John Beeson, Chas. Borman, John Bushnell, Wm. Car-

baugh, Malinda Carstens, Harry Cline (artist), Daniel Cobb, Jasper Cook (execu-

tive), John Davenport (ex-sheriff), Hugh Dealy (realtor), Harvey Dwight, Carl

Frederickson, Robt. Gardiner (grain dealer), Donald Grant, Wayne Hilton, T.

Hollenbeck (tailor), Lewis Huber, Chas. Hunter, Edw. Meuret, Chas. Meyer, James

Michael, Jacob Morsch, Thos. Murdock (ins.), Anna Nelson, Geo. Nimmer, Geo.

Palmer, Edwin Piper, Christine Rinehart, Ole Rise, Dr. Robt. Rowse, Albert Small,

Cloud Smith, Francis Smith, Leroy Strong, Earle Tompkins, Harrison Voris, Frank

Whicher, James White, Wm. Zurcher.

## SPENCER—\$22,000

R. Felt Jr., Wilhelm Genson, Sr., Omer Lighter, Leo Pearson, John Sterling,

Eugene Tangney (hotel prop.).

## STORM LAKE—\$71,000

Mary Hughes, Wm. Mark, Theodore Marten, Henry Miller, Wm. Porath.

## TAMA—\$35,000

Georgianna Browne, Ellis Mallin, Frank Mochel, Richard Whalen, Verdia

Williamson.

## TIPTON—\$20,000

Elbert Carl, Jacob Koblenz, Frank Wirick.

## VINTON—\$23,000

Geo. Burnham (atty.), Niles Jack, Clifford Robertson.

## WASHINGTON—\$36,000

J. Kurtz, Frank Libe, Peter Berdo, Sylvanus Wallace.

## WATERLOO—\$580,000

Over 45 Ordinary Claims

Lillian Boone, Robert Bopp, Dr. John Brinkman, Geo. Burroughs, Jasper

Burt, Percy Chenault, August Hansen, John Hartleip, Henry Hussman, Wm.

Kurth, Chas. Moore, Nellie Muntz, Chas. Newsum, Dr. Fred Powers, Fletcher Rash,

Forrest Thompson, Louis Witry, Pauline Zeising.

## WAVERLY—\$52,000

Wilhelm Biermann, Royal Inger, Austin McMullen, Geo. Orchard.

## WEBSTER CITY—\$64,000

C. Johnston, Jos. Beem, Lester Clifton, Howard Day, Rebecca Jurgens,

Lloyd Matthew, Chas. Nelson, Joshua Young.

## WEST LIBERTY—\$21,000

Jos. Heath, Charles Jehle, Jessie Klotz, Jesse Swart.

## WHAT CHIEF—\$25,000

Geo. Axmear, Geo. Baughman, John Duple.

## WILLIAMSBURG—\$23,000

Nathan Barker, Harrison Furman, Norman Jones.

## WINTERS—\$30,000

Lawyer Delaplain, Franklin Harvey, J. Hoare, Leo Percival Stanley Shaw, Vi-

ret Stanley.

## OTHER IOWA TOWNS—\$4,610,000

(Partial List)

●Ackley: G. Heffmeier.—Akron: B. Miller.—Albia: S. Johnson (ins.), J.

Morgan.—Alison: C. Riggert (banker).—

Anthony: S. Coyne, H. Heldberg.—Ap-

lington: J. Arends.—Arlington: G. It-

chell, M. Mitzloff.—Armstrong: R. Dorsey,

M. Skow.—Audubon: H. Ditto.—Aurelia:

G. Bischof.—Bagley: Ida Gilliland.—Bar-

num: D. Ledford, T. O'Hern.—Battle

Creek: Wm. Ellis, Dr. G. Hartley.—Bea-

man: R. Freeburn, L. Groesbeck.—Bed-

ford: O. Parmenter.—Belle Plaine: H.

Sherwood.—Bellevue: E. Cole (atty.), L.

Kucheman.—Bernard: Marie Madigan, F.

Oswald.—Blairtown: C. Hevener.—Boone-

ville: F. McLaughlin.—Britt: A. Psotka.—

Buffalo Center: J. Olson.—Burt: C. Ditt-

mer, Wm. Trainer.

●Calumet: Florence Reifsteck.—

Camanche: E. Ross.—Carlisle: B. Brown,

J. Gildon.—Cascade: P. Kurt, V. Manter-

nach.—Center Point: G. Serbousek, G. Zie-

ser.—Central City: Anna Peck, A. Revell.

—Cheydan: J. Anderson.—Clarksville: L.

Whiteside.—Clear Lake: Anna Collins, T.

Egenes.—Clutier: J. Kosnar.—Colesburg:

E. Krummel.—Columbia: C. Daft, E. Wheat-

craft.—Coon Rapids: Wm. Smith.—Cor-

ning: F. Curry.—Corringtonville: W. Jos-

lyn.—Crawfordsville: Margaret Gault,

Bertha Newhiter.—Cumberland: Wm. Eden, M. Sorensen.—Cushing: O. Schlicht-

man, Maud Price.—Exira: Dr. R. Jacobsen.

●Fairbanks: J. Burns, W. Matthias.—

Farmhamville: Johanna Alliger, L. Rodge-

way.—Farrar: J. Sheler.—Floris: J. Fane.

—Floyd: W. Cole.—Forest City: L. Nelson

(jeweler).—Frederickburg: C. Petersen.

●Galva: F. Lichtenberg.—Garna-

villo: E. Kregel (ins.).—Gladbrook: S.

Campbell.—Glidden: Katie Brown, L. Sal-

isbury.—Goldfield: D. Keith (Mgt. Farm-

ers Elevator Co.).—Grand Junction: W.

Bouchard, Mary Lowe.—Gravity: H. Nick-

ell.—Greene: Wm. Buchholz, Ellen Maho-

ney.—Greenfield: A. Baker, Mary Baker.

—Griswold: C. Hughes.—Grundy Center:

E. Ranger.—●Harcourt: V. Gabrielson.—

Harris: H. Sander, D. Zwank.—Hartley:

Anna Trojahn.—Hartwick: M. Boatman

(banker).—Haverhill: J. Stalzer.—Haw-

keye: N. Clark.—Hudson: G. Terrill.—Hux-

ley: L. Larson.—●Imogene: J. Fritchard.

●Jewell: C. Hines, H. Muxfeldt.—Ken-

sett: G. Olsen.—Keosauqua: C. Hauler, J.

Kreiss.—Keota: H. Jones.

●Lake City: L. Evans, G. Pray.—

Lamoni: O. Brown.—Lamotte: C. Bluel,

Maggin Schmit.—Lansing: H. Hanson,

Emma Thompson.—La Porte City: C.

Wagar.—Laurens: T. Wheeler.—Lawler:

J. Johnson, J. Lynch.—Le Clair: C.

Thompson.—Lehigh: C. Conway, F. Kara-

sek.—Lenox: Dr. K. Huff.—Letts: J. Elia-

son.—●Lima: J. Limes.—Lime Springs: R. Che-

ney, Emma Ivers.—Lisbon: M. Lehr, J.

Smith.—Lockridge: E. Tallman.—Logan:

R. Brownell, J. Davis.—Lohrville: V. Gor-

don, Wm. White.—Lorimer: J. Donner.—

Lowden: W. Harding (editor-publisher),

L. Strackbein.—Lu Verne: G. Chambers.—

Lytton: T. Maule.

●McGregor: G. Heilmann.—Malcom:

G. Torrey.—Mallard: Dr. M. Reidy.—Mal-

vern: G. Breeding, C. Harman.—Manning:

F. Ross.—Mapleton: T. Muckey.—Maqu-

ketta: M. Frees.—Marengo: J. Patterson,

E. Sheda.—Maxwell: H. Witmer.—May-

nard: V. Logan, O. Whiston.—Mechanics-

ville: F. Miller, C. Stookey.—Medapolis:

J. Blackford, A. Nelson.—Melcher: W.

Feight.—Milford: R. Snorf.—Minneapolis:

H. Heilmann.—Missouri Valley: Wm. Sal-

men, Mary Wiscup.—Mitchell: J. Novak,

A. Fajer.—Monona: E. Newcomb.—Monte-

zuma: Edna Perkins, Kathryn Thorm.—

Montgomery: D. Watkins.—Monticello: J.

Gerdes, M. Thoeni (asst. postmaster).—

●Morgantown: G. Heilmann.—Malcom:

G. Torrey.—Mallard: Dr. M. Reidy.—Mal-

vern: G. Breeding, C. Harman.—Manning:

F. Ross.—Mapleton: T. Muckey.—Maqu-

ketta: M. Frees.—Marengo: J. Patterson,

E. Sheda.—Maxwell: H. Witmer.—May-

nard: V. Logan, O. Whiston.—Mechanics-

ville: F. Miller, C. Stookey.—Medapolis:

J. Blackford, A. Nelson.—Melcher: W.

Feight.—Milford: R. Snorf.—Minneapolis:

H. Heilmann.—Missouri Valley: Wm. Sal-

men, Mary Wiscup.—Mitchell: J. Novak,

A. Fajer.—Monona: E. Newcomb.—Monte-

zuma: Edna Perkins, Kathryn Thorm.—

Montgomery: D. Watkins.—Monticello: J.

Gerdes, M. Thoeni (asst. postmaster).—

●Morgantown: G. Heilmann.—Malcom:

G. Torrey.—Mallard: Dr. M. Reidy.—Mal-

vern: G. Breeding, C. Harman.—Manning:

F. Ross.—Mapleton: T. Muckey.—Maqu-

ketta: M. Frees.—Marengo: J. Patterson,

E. Sheda.—Maxwell: H. Witmer.—May-

nard: V. Logan, O. Whiston.—Mechanics-

ville: F. Miller, C. Stookey.—Medapolis:

Montour: H. Franks, R. Menfull.—Mont-

rose: W. Ware.—Morning Sun: D. Jones,

R. Thompson.—Mount Ayr: J. Logan, G.

Webb.—Mount Union: R. Brennenman.—

Mount Vernon: H. Ehle.—Merville: D. Fitz-

patrick.

●Nevada: T. Henrehan, G. Hostet-

ter.—Newell: A. Madison.—New Market:

J. Hankins.—New Vienna: H. Klas.—New

Virginia: J. Boyles.—North Buena Vista:

C. Sweeney.—Northland: A. Halland.—

Northwood: G. Gunderson, K. Watney.—

Norway: J. Erger.—●Ocheyedan: Alice

Pool.—Olin: H. Albaugh.—Onslow: B.

Wherry.—Ottley: C. Simpson.—Overton: M.

Grady.—Oxford: E. Saxton.—●Pacific Jct.:

C. Fitch.—Palo: C. McClintock.—Paton:

Rebecca Jamison, S. Savage.—Paulina:

E. Hildert, Norma Richter.—Pella: H.

Kuyper, A. Vandermeide.—Pleasantville:

J. Conway.—Postville: Wm. Weighner.—

Princeton: Wm. Knuth, C. Lund.

●Redfield: Lana Bennett.—Rein-

beck: W. Robertson, J. Saunders.—Ring-

sted: A. Ries.—Risco: A. Brush.—Riv-

erton: Wm. Wages.—Rock Island: J.

Hingten.—Rose Hill: J. Jacobs, Sr.—Ro-

selle: Wm. Friedman (hdwe. dealer).—

Ruthven: P. Mortensen.—●Sabula: C.

Thompson.—Sac City: E. Wilkinson.—St.

Anthony: A. Muschick.—St. Paul: H.

Spiekermeyer.—Salix: C. Brown, S. Ryan.

—Sanborn: C. Allen.—Schleswig: Wm.

Aldas, Alice Schultz.—Shannon City: H.

Reynolds.—Sheldon: C. Brownlow, C.

Miller.—Shell Rock: J. Carter (banker).

—Sidney: F. Greedy.—Spechts Ferry: Dr.

J. Squire.—Stanton: E. Kuhn.—State Center:

H. Prosser.—Stilson: G. Brickey.—

Story City: Rev. E. Dues.—Stratford: E.

Gleason, LaVerne Stromert.—Sutherland:

W. Brookfield.

●Terril: W. Brant.—Thurman: G.

Goy.—Toledo: J. Vana.—Turkey River:

M. Weber.—●Urbana: J. Child.—●Van

Wert: A. Price.—Victor: C. Veverka.—Vil-

lica: H. Findley.—●Walcott: Nancy Moor-

head, L. Puck.—Walker: Pearl Flala, G.

Gary (dentist).—Wapello: C. Rudeen.—

Waukon: T. Thorsen.—Webster City: E.

Stank.—West Burlington: Margaret Moh-

ler, O. Schaefer.—Westside: Wm. Dohse.—

Williams: A. Ubben.—Winthrop: L. Schu-

man.—Woodland: M. Barr.—Wyoming:

Wm. Curry, F. Richer.—●Zeigler: O. Spar-

row.

●Clinton: \$43,000

Geo. Kessler, Leroy Lobaugh, Ver-

sie Lucas, Henry Poague (atty.).

●Columbia: \$115,000

Everett Cook, Berkeley Estes, Law-

rence Fible, Robert Price, Wallie Varvel.

●DEXTER: \$38,000

Rene Gratiot, Russell Sisler (real-

tor), J. Smith.

●EXCELSIOR SPRINGS: \$60,000

Sarah Bates, Clara Hendrix, John

Musgrave (physician), Lyda O'Kell.

●FLORISSANT: \$25,000

Henry Brackmann, John Franke,

Gustav Hartwig.

●FREDERICKTOWN: \$24,000

Minnie Heltbrand, Thos. Kinder,

Owen Matthews.

●FULTON: \$37,000

Monte Davidson, Paris Guerrant,

F. Neukomm, Geo. Strickland.

●HANNIBAL: \$146,000

Wm. Bull, Nola Harrow, Francis



## Missouri—Continued

## LEXINGTON—\$35,000

Abraham Chalkley, Herbert Heman, Geo. Taylor (asst. postmaster).

## MAPLEWOOD—\$66,000

Eugene Baker, Chas. Higbee, John Straub, Harvey Woodland.

## MARSHALL—\$39,000

Thos. McDonough, John Matheny, Emma Ransberger.

## MARSHFIELD—\$20,000

Lillie Cochran, Grace James, Ida Taylor.

## MONETT—\$32,000

John Grob, Blanche Moses, Jettie Robbins.

## NEVADA—\$86,000

Bernard Bacon, Geo. Bauer, Adella Davis, Homer Ellis, Oliver Morlan, Pearl Nelson, Ernest Renner, Chas. Spenny, Eula Terrel, Cecil Wilson (Mgr. Mitchell Hotel).

## NORMANDY—\$30,000

Vincent Dirkes (Mgr. Fisher Body Corp.), Leo Metcalf, Robert Williamson.

## OVERLAND—\$23,000

Arthur Gaumgarth, Ida Hughes, Wm. McDonald (ins.).

## PALMYRA—\$16,000

Chas. Glendinning, Wm. O'Neil, Julia Wilson.

## POPLAR BLUFF—\$67,000

Thos. Eades, Mathilda Evans, Arthur Hecker, Melba Moore, Wiley Walker.

## RICHMOND—\$40,000

Benjamin Dunn, Cordelia Hamner, Louis Megede, Chas. Powell.

## ROLLA—\$26,000

I. Line, Joseph Smith, Wm. Turner.

## STE. GENEVIEVE—\$20,000

Xavier Basler, Edward Koller, Leona Weiler.

## ST. JOSEPH—\$977,000

Over 51 Ordinary Claims  
Over 95 Industrial Claims—\$20,716

James Barker, Mary Barrett, Doller Bell, Fred Bollinger (Owner, Bollinger Motor Co.), James Deyer, Sam Dinning, Blanche Dorman, Harley Dye, Lyman Forgrave (physician), Fred Garlich (ins.), Marie Gensler, Edward Gifford, Minnie Gray, Mary Grove, Steve Hale, Thos. Hamblin, Pauline Hesse, Louis Hrenchr, Carl Johnson, Don Winnaman, Amelia Kirkpatrick, Ella Paris, John Patt (tailor), Wm. Peters, Raymond Schenck, Ernest Wallace.

## SAINT LOUIS—\$25,660,000

Life insurance payments averaged \$119 per family.

They represent 23 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 12

## FRANK F. VESSER

2447 Railway Exchange Building  
St. Louis, Missouri

Manager

Reliance Life Insurance Company  
of Pittsburgh

year period equal the city's annual retail trade volume.

Over a 5% year period life insurance payments equal the total savings bank deposits in the city.

Over 722 Ordinary Claims  
Over 2,106 Industrial Claims—\$715,555

## CLAIMS BY AMOUNTS

1—	\$500,000 or more
2—	250,000 to \$500,000
6—	100,000 to 250,000
12—	50,000 to 100,000
18—	25,000 to 50,000
49—	10,000 to 25,000
69—	5,000 to 10,000
126—	3,000 to 5,000
125—	2,000; 314—1,000

Daniel Abramsky, Dr. Vincent Ahrens, Wm. Alexander, Harry Aloe (v. p. & sales mgr.), Frederick Andreas, Vahan Aslanian, John Atwood, Alex Babuskin, Floyd Bailey, Geo. Bainter, Herman Bahr, Joseph Baise, Christ Baldas, Richard Baldwin, Howard Ballman, Charles Barrett, John Baudendistel, Edward Baur, Adolph Bayer, Percy Beaumont, Kate Bellew, Henry Benjamin, Harry Bergesch, Otto Bergmann, Anton Bier, Fred Bierman, James Biggins, Frank Binz (Pres. Binz Hide & Tallow Co.), Wm. Bischoff, Carl Blomquist, Lawrence Bolger, Lovina Booth, Bernard Boxmeyer, James Boyan, Geo. Bratcher, Oscar Bridge, Geo. Broderick, Estelle Brody, Emil Bujewski, Melvin Burekhardt, Wm. Burger, Wm. Burgess.

Thos. Callahan, Edward Carmody, Martha Carothers, Wm. Cavatolo, Max Chersky, Claude Clay, Max Cohn, Glenn Collier, John Collins, Patrick Concannon, Arthur Conklin, James Cox, Leo Coyle, Irven Dale, Lee Davis, Edward Debus, Joseph Demuth, Anton Dengg, Henry Dierl, McClelland Doom, Carl Duepner, Felix Dunman, Frederick Eitman, Lewis Elliott, Oliver Ellis (Investment broker), Daniel Enas, Arthur Erickson, Oscar Evers, Otto Fallert (musical director), Charles Faris (Judge), Arthur Feldmann, Albert Feutz

(undertaker), John Fischer, John Fitzpatrick, Lawrence Frantz, John Fritz, Mike Gaal, Daniel Gayle, Leo Gerritzen, Wm. Gerstner (mgr. electric service co.), Ignatz Giel, Chas. Gilbert, Joseph Gilmore, Julian Glivens, Jacob Goldberg, Chas. Golttermann, Jacob Goodman, Leo Gronkowski, Jos. Gruender, Bernard Gude.

Joseph Haemmerl, Adam Hagenbrok, Albert Hale, Frank Hanneke, R. Hansen, John Happel, John Harkins (ins.), Albert Harral, Rufus Harris, Frank Hawkins, Robert Heaton, Fred Hebbberger, Wm. Hehmann, John Helfrich, John Henderson, Theodore Hering, Ray Heritage, Geo. Heyd, Jesse Hoffman, Stephan Hoffmeyer, Dora Horn, Frank Hornung, Martha Howe, Joseph Howell (atty.), Wm. Huning (jeweler), Herman Ilges (bookkeeper), Geo. Jerrold, Jacob Josse, Chas. Jost, Ira Judd, Andrew Kaletta, Herman Karrenbrock, Frank Kaufmann, Amos Kelley, Ellis Kesinger (grocer), Theo. Klund, Judson Knowles, Robert Koch, Hugo Koehler, Joseph Kopp, Max Kopperman, Louis Kovar, Emil Kruger, Chas. Kunsemueller.

Simon Landau, Edward Lange, Henry Large, John Lehr, Henry Lenz, Bert Lisee, John Litschgi, Roy Lutton, Joseph Lydon, John Lynch, Marie McAuliffe, Clifford McCleery, Everett McCrary, Francis McGrath (ins.), Michael McNamara, Henry Maack, Solomon Marks, Paul Mason, Louis Mayer (atty.), Fred Meyer (druggist), Forest Michael John Mike, Henry Minnemann, Edward Milton, Louis Monheimer, Allie Moore, Benjamin Moore, Richard Moore, Wm. Moseley, Samuel Murphy, John Murrell, Anson Murphy (ins.), Solomon Neuman, Jacob Newman, Denis Nugent, Joseph Oberman, John O'Brien, Dina Ostermeyer, Wm. Otten.

Louis Pabst, James Parks, John Peetz, Desda Penrod, Robert Phillips, Sina Pittroff, Chas. Polepil, Petros Pop-

## Names in each town are only a partial list of claims paid during 1939.

pus, Geo. Potts, Geo. Preusser, John Quinn, Louis Raith, Laurids Rasmussen, David Reiner, Martin Reker, Theo. Rhodes, Chas. Riechers, Robert Risch, Chas. Ritzenhouse, Ella Roberts, Robert Robinson, Louis Roettger, John Rolles, Albert Rothman, Edward Rudolph, Paul Runnels, Ben Russell, Otto Sahlander (physician), Moses Samuel, John Schaefer, Chas. Schildener, Frederick Schilling, Wm. Schliebe, Henry Schlueter, Angalus Schmitz, Jacob Schoppe, Fred Schreihagen, Ernst Schultz, Max Schwartz, Edward Schwenk, Robert Scott, Walter Shadle, Louis Shapiro, Isaac Sichel, Frank Sidle, Louis Siesel, J. Sievert (optician), James Snodell, Wm. Spilker, Robert Spranger, Paul Staetter, Wm. Steffen, Leslie Steward, John Stimson, Eugene Stinde, Guy Stiver, Louisa Stoeckle, Albert Sturm, Raymond Sudhoelter, Wm. Suess (retired), Chas. Swisher.

Nuble Thomason, Eugene Thro, Minnie Tibbitts, Joseph Tobin, Frederick Tonnies, Katherine Trauten, Geo. Trautman, John Tremayne, Wm. Tritschler, Otis Trotter, Harvey Truex, Lewis Tune (Supt. Bradstreet Co.), Joseph Tuzzo, Martin Ulbricht, Carl Underhill, Edward Uthoff (contractor), Benjamin Vahrenhold, Robert Van Wickle (physician), James Van Winkle, Charles Visel, Otto Vogel, Wm. Vogt, Herman Vonder Haar, Geo. Wade, Henry Waelter, Jacob Wagner, Joseph Warnick, Orville Wehmeyer, Fred Wehrmann, Isaac Weiner, Shaw Werner, August Wessely, Fred Wheatley, Wm. Wilk (minister), August Wilkening, Chas. Willette, Geo. Williams, Herbert Williams, Geo. Wilson, Geo. Winter, Geo. Witzofsky, Franklin Wood, Joseph Wrablik, Fred Zelle.

## SEDALIA—\$240,000

Richard Fischer, Belle Green, Wm. Hanson, Ed Hughes, Everette McCrary, Leo Montgomery (atty.), Fritz Niederhelm, John Thaley, Martha Witt.

## SHELBYNA—\$17,000

Julia Byars, Frank Dimmitt, James Lucas, Wm. Orr.

## SIKESTON—\$42,000

Wm. Cecil, Louise Edwards, Jacob Goldsten, Hiram Lambert.

## SPRINGFIELD—\$855,000

Over 55 Ordinary Claims  
Over 31 Industrial Claims—\$9,388  
Perry Allen (Judge), Paul Ament, Mary Armstrong, Joseph Barber, Geo. Blankenship, E. Cartwright (physician), Clarence Craig, Emerson Crews, John Edwards, Gordon Eskridge, Chas. Eslinger, Robert Headlee, Roche Hogeboom (physician), Pleasant Jackson, Martha Johnson, Chas. Jones, Wm. Kelly (ins.), Lillie Kelsey, Maynard Lutes, Gustav Marx, Ellis Mayfield, Orin Patterson (atty.), Alice Peck, Aurelia Simon, James Sorency, Lena Turner, Wm. Viles, W. Wachtel, John Weihs, Emma Wilder.

## TRENTON—\$54,000

Wm. Comstock, Mary Estes, Platt Hubbell, Etta Porter.

## UNIVERSITY CITY—\$510,000

Edward Dolch (broker), Oba Farrell (dept. mgr.), Mary Goldstein, Sam Luggar, Geo. Mumma, James O'Neill, Joseph Warnick.

(CONTINUED ON NEXT PAGE)

## STABILITY

## In Financial Structure of the Company

Through three depressions and two wars, Kansas City Life has steadfastly maintained its forward pace. Not sensational, spectacular advances; but sound, careful progress, a progress that builds with the years.

The steady growth of the company from a volume of less than \$5,000,000 of insurance in 1900 to more than \$447,000,000 in 1940 is the direct result of this policy of management.

Every upward step is built with STABILITY and PERMANENCE as first consideration. That's why Kansas City Life is unshakable—why agents and policyholders alike look upon their company with approval.

This is but one of the factors maintained to assure the personal success of our men.

## OUR AGENTS GET—

TRAINING that is thorough.

TOOLS and policyforms that are modern.

CONSTANT HELP from home office and field.

DEPENDABILITY of management.

PERSISTENCY—in—BUSINESS resulting from these.

**Kansas City**  
**LIFE**  
**INSURANCE COMPANY**  
KANSAS CITY  
MISSOURI

## Missouri—Continued

## VERSAILLES—\$20,000

Lester Curtis, Carl Egdorf, Wm. Kidwell.

## WALNUT GROVE—\$12,000

Simeon Dodd, Arthur Olson, Joseph Swink.

## WEBB CITY—\$69,000

Walter Graham, Chas. O'Neill, Wilson Wampler.

## WEBSTER GROVES—\$610,000

James Casleton, James Castanie, Raymond Conklin, Leroy Davis, Jesse Hanstein, Grover Houston, Roland Laws, Norman Trevathan (Dept. Mgr. Brown Shoe Co.).

## WEST PLAINS—\$36,000

Wm. Barger, Whitelaw Briscoe, James Foley, Chas. Freeman, Chas. McCann, Wm. Miller, Joseph Norton.

## OTHER MISSOURI TOWNS—\$4,215,000 (Partial List)

Adrian: J. Hennekes.—Alba: C. Gibb.—Alexandria: K. Dienst.—Allendale: O. Davis.—Altenburg: E. Fischer.—Amoret: F. Penny.—Armstrong: T. Harvey.—Aurvasse: W. Macken.—Baring: G. Wells.—Bernie: N. Beckman.—Bethany: M. Butler (druggist).—Bismark: A. Bond (banker).—Bloomfield: G. Bryant.—Bowling Green: J. Sawyer.—Branson: E. Herbst (banker).—J. Owen (druggist).—Breckenridge: G. Harlow.—Brentwood: E. Spurlin.—Brookfield: Dora Carel, Magie O'Donnell.—Brunswick: P. Henning, H. Mann (druggist).—Bucklin: H. Mendenhall.—Buffalo: J. Bonner, R. Whittaker.—Burlington: J. McKnight.

Cairo: G. Rogers.—Camden Point: W. Gray.—Cameron: H. Lewis, J. Thompson.—Carrollton: W. White.—Cassville: J. Ault, C. McKee.—Centralia: Maude Caldwell.—Chaffee: Effie Maxwell.—Charleston: J. Mattingly.—Chesterfield: P. Hahn, C. Kron.—Clarence: W. Hamrick (atty.).—Clearmont: W. Humphrey.—Concordia: G. Gibson.—Conway: H. Luallin, J. Smith.—Cowdell: J. Robertson.—Crescent: T. Shields.—Ladewille: W. Edge.—Des Loges: F. Fuhrmeister.—Dixon: Margaret Groves, J. Kirkham.—Doniphan: G. Acreback, G. Grace.—Drexel: C. Franklin.—Easton: M. Wogan.—Eldon: G. Simmons, J. Vaughn.—Eldorado Springs: J. Johnson, Hattie Nealy.—Elvins: Hulda Laird.—Eureka: W. Miller, J. Pummell.

Fairfax: Ida Brown.—Ferguson: D. Meiner, A. Schacht.—Festus: R. England (banker & merchant).—Franklin: C. Webster.—Galena: C. Craig.—Gilliam: D. Norvell.—Gladstone: E. Asholt.—Glendale: O. Roeder.—Goldberry: Dr. J. Abbott.—Goodman: C. Bell.—Green City: C. Hill.—Greentop: H. Lay.—Hallsville: A. Green, W. Zaring.—Harrisonville: Callista Foster, J. Lummis.—Hermann: Amelia Beckman, H. Stoenner.—Higginsville: G. Scott (editor).—Holden: J. Elssler, Jr.—House Springs: Mary Hluzek, F. Weber.—Hume: L. Murray, D. Thompson.—Jennings: R. Hartmann.—Kahoka: R. Woodruff.—Kearney: M. Robeson.—Koshkoning: Courtenay Richardson.—Ladonia: J. DeLaporte, Susanna McCall.—Ladue: O. Ellis, L. James.—Lamar: T. Needham, R. Scherrer.—Lancaster: J. Roberts, E. Shepherd.—La Plata: J. Shumaker.—Laredo: R. Harrington.—Lebanon: E. Goss, Susan Parrish.—Leeper: R. Duncan.—Lewistown: E. Loudermilk.—Liberty: C. Link, W. Wysong.—Lilbourn: C. Swan.—Linneus: J. Walker, C. Woolf.—Lockwood: C. Sperry.—Lutesville: S. Martin.

Malden: Lois Morris, A. Stokes.—Manchester: H. Manheimer, L. Strothkamp.—Mexico: J. Stephens.—Middletown: W. Hopke.—Moberly: C. Hon, T. Schwartz.—Montgomery City: Mary Elder, W. Schlanker.—Morehouse: Mollie Shultz.—Mound City: D. Karns.—Mountain Grove: L. Ellis (inv. broker).—Neosho: J. McGuire, Hortense Wicks.—Newburg: Lizzie Hawkins.—New London: Cordia Callison, J. Smith.—Noel: L. Reagan.—Norborne: Gertrude Carmack.—Odessa: T. Burton, G. Felts.—Oregon: L. Pettyjohn.—Osage City: E. Hoffmeyer.—Owensville: Leora Fitzgerald.

Pacific: R. Fridley, E. Keller.—Paris: C. Dry, H. Payne.—Parnell: P. Adams.—Peace Valley: L. Henry.—Perry: Allie Aston, W. Turnbough.—Philadelphia: G. Taylor.—Pilot Grove: C. Scheidt, Christine Schuster.—Pine Lawn: M. Nunan, O. Scheid.—Platte City: H. Clemmings.—Plattsburg: H. Myers, Leona Shumate.—Pleasant Hill: D. Washington, H. Wood.—Portageville: Myrtle Duty, J. Hufstetler.—Queen City: B. Mourer.—Ravenwood: M. Peterson, C. Steiger.—Republic: Emma Bales, Willard Barron.—Richards: A. Benedict.—Rich Hill: E. McMahon.—Ridgeway: I. Daniels, J. Hickman.—Rogersville: M. McHaffie, Lizzie Smith.—Roscoe: M. Carlton.—Rothville: O. Serfass, H. Wilson.—Rush Hill: T. Britton.—Russellville: J. Jones, Edna Pitt-rich.

St. Charles: G. Forstmann, L. Willner.—Salem: Clota Beeler.—Salsburg: H. Eisberg.—Sarcosie: R. White.—Savannah: Lulu Brownlee, Minnie Limerick.—Senath: P. Free, J. O'Connor.—Seneca: W. Chandler, E. Scott.—Severton: P. Belville.—Shackleford: J. Bishop.—Slater: Grace Mitchell.—Smithville: J. Matthews, Grace West City: T. McBride.—Spickard: J.

Drury, A. Ricketts.—Steele: J. Smith.—Steelville: Eva Hibler.—Sugar Creek: Susie Tkachik.—Sullivan: J. Kramer.—Sweet Springs: H. Riefesal.—Tarkio: L. Price, T. Rankin.—Thayer: E. Robinson.—Thornfield: L. Gaulding (minister), L. Reid.—Troy: F. Brummel, W. Jackson, Jr. (atty.).—Urbana: W. Rush.—Valley Park: A. Meador.—Vandalia: W. Emo.—Vienna: G. Cansler.—Warrensburg: J. Schubert, E. Shanks.—Warrenton: H. Buschmann.—Weatherby: Justina Weiland.—Wellington: J. Lauderdale.—Wells: E. Salzman.—Wellsville: W. Reed.—Williamstown: C. Watson, Jr.—Willow Springs: H. Hallett, J. Holland.—Winfield: C. Dixon.

## NORTH DAKOTA

Total Payments .....\$5,100,000  
Rank in Payments .....44th  
Rank in Population .....36th  
Payments Per Capita .....\$7.22

Ordinary life insurance in force \$211,887,000 on 113,006 policies or \$300 per capita. Average size of policy in force \$1,875, average new policy sold in 1939 \$1,674.

The \$5,100,000 in life insurance money paid to residents of North Dakota in 1939 was over four times the \$1,199,828 in P.W.A. grants in the state for the fiscal year, and three and one-half times the \$1,456,089 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over seven times the \$698,073 federal income taxes collected in North Dakota, almost twice the \$3,192,212 in wages paid by manufacturers in the state and over one-sixth of the \$28,249,000 total savings bank deposits.

(For towns with fewer claims see end of list)

## BISMARCK—\$125,000

Edward Conley, Edwin Johnson, Harry Lobach, George Manly, Judith O'ferdahl, Olaf Olson, Richard Penwarden, Buell Quain, Ann Slattery.

## CARRINGTON—\$17,000

M. Harrington, James Rusk, Archie Youn.

## CAVALIER—\$24,000

W. McFarland, J. Mathieson, C. Snell, S. Sveinson (county treasurer).

## COOPERSTOWN—\$26,000

Pernella Christianson, Richard Howden, Peter Larson.

## DEVILS LAKE—\$47,000

J. Childester, H. Hawkinson (V. P. State Bank of Crocus), P. Johnson, Valentine Walter.

## ELLENDALE—\$20,000

Harry Austin, Bessie Brosz (post mistress), Nellie Howard, Edwin Leiby, Irving Rassel.

## FARGO—\$631,000

Wm. Andrew, Florence Barkley, Irvin Becker, Dr. John Brophy, Sverre Christianson, Carl Engbretson, Florence Frosaker, Edward Gillis, Inga Gunvaldson, Fred Hector (banker), Leo Heisler, Clarence Hovden (grocer), Ernest Huffman, John Kelly, Samuel Knight (Pres. Knight Printing Co.), Artemus Kuhne, Sr., Albert Levitz, Albert Llane, Alexander McDonald, Wm. Parke (sta. agt.), Levi Schooley, Ira Slingsby (dentist), Laura Sornsin, James Stewart, Leonard Thorsell, John Treloar (sales mgr.), Augustin Tuor, Geo. Van Sickle, Lyman Warren, Solomon Yuster.

## GRAFTON—\$29,000

Harold Johnson, Raoul Lessard, Albert Thompson (grain merchant).

## GRAND FORKS—\$286,000

Frederick Boese, Louis Christensen, Clifford Coss (contractor), Ole Ellestad, Adolph Erickson, Mandel Grove, James Hatcher (ins.), Roy Ireland, Edward Iversen, Carl Lindberg, Raymond Locke, Thos. McGoe, Ronald McKinnon, Nels Monsebroten, John Nuss, Henry O'Keefe (physician), Harry Olsen, Samuel Panowicz, Joseph Pearson (adv. mgr. newspaper), Albert Rolsum (grocer), John Rudser, John Skavlan, Carl Steen (contractor), Ole Stromsodt, Hans Thompson, Robert Welshmer, J. Wineham.

## JAMESTOWN—\$78,000

Chris Bietler, Royal Kellam, Martin Homuth, Norman Kortie, Louis Niemeyer, Richard Porter, Thos. Sinnott.

## LANGDON—\$40,000

Earl Carew, Chas. King (physician), Harold Rasmussen (undertaker).

## LARAMORE—\$25,000

Helen Marien, Andrew Thompson, Thos. Williams (druggist).

## MANDAN—\$35,000

Chas. Conyne, Anton Feth, Willard Hibbard, Stanislaus Vogel.

## MINOT—\$124,000

Peter Anderson, Arvid Glynquist (grocer), Mathew Halseth, Mary Hambeck, Elmer Herbranson, Archibald Hove, Edward Lang, Adam Quackenbush, Nicholas Schuster, Bernard Trawicky, Frederick Veth.

## ROLLA—\$26,000

Chas. Cupp, Frank Meuwissen (ins.), Andrew Mundy.

## VALLEY CITY—\$110,000

Fred Askereth, Carl Bauer, Wm. DuVall, Olive Nilges, Earl Pegg, Edgar Pray (physician), Theo. Walters.

## VELVA—\$14,000

Harry Christenson, Donald Dickinson (undertaker), Katherine Krebsbach.

## WAHPETON—\$33,000

Joseph Dietz, Anton Gilles, Hattie Gillson, Hans Gudim, Oluf Olson, Mathias Schmitt.

## OTHER NORTH DAKOTA TOWNS—\$980,000 (Partial List)

Alfred: E. Heine.—Amenia: H. Hanson.—Anamoose: S. Perry.—Arthur: Bertha Wagner.—Ashley: A. Bertsch.—Balfour: E. Ulrich.—Barton: O. Moline.—Bathgate: J. Blais, A. Morrison.—Beach: C. Larsen.—Beulah: C. Nolen.—Binford: O. Gilbertson.—Blanchard: M. Reiman, L. Barkway, O. Scheiber.—Bowbells: H. Hanson (atty.).—Bowsmont: C. Mugford.—Bowman: Alice Clarke.—Braddock: R. Aarvig.—Brinsmade: O. Solberg.—Buchanan: C. Struble.—Buffalo: W. Grieve.—Burlington: Bessie Spires.—Buxton: Anne Martin, Helen Gruah.—Cando: B. Gleeson, M. Hanson.—Casselton: R. Mannens.—Center: F. Dvorak.—Churchs Ferry: Mary Thorpe.—Cleveland: Herbert Youmans.—Cogswell: Mary Gilbertson.—Crary: A. Rohr.—Crosby: D. Titterud.—Crystal: D. Bell, T. Johnson.

Dawson: J. Stauffacher.—Devils Lake: W. Anderson (atty.).—Dunn Center: P. Ebeltoft.—Durbin: E. Sallent.—Edmore: W. Harrison.—Edmunds: N. Gremm, H. Hanft.—Enderlin: J. Balow.—Fairmount: C. Tracy.—Fessenden: H. Schwarz, E. Volkman.—Fingal: O. Fjorkenstad.—Flaxton: A. Gehrke.—Foxholm: C. Christenson.—Gackle: J. Hummel (county commissioner).—Gardar: G. Bjarnason.—Garske: N. Nielson.—Grace City: W. Potter.—Grand Rapids: J. Carington.—Granville: A. Simonson.—Hague: F. Hulm.—Harvey: J. Jorgenson.—Hattton: L. Bjerke.—Hazlet: Martha Beseier, W. Gimble.—Heaton: W. Emerson.—Hebron: V. Hermes, W. Treiber.—Hettinger: J. Svihovec.—Hillsboro: A. Osmon.—Juanita: R. Burk.—Kensal: C. Mickelson.—Kramer: C. Kretschmar.—Lamkin: A. Trenda, J. Trenda.—Lansford: A. Johnson.—Leeds: W. Elverud.—Leonard: E. Gruel.—Lidgerwood: J. Stibal, J. Kordovsky.—Lignite: J. Busek.—Lisbon: C. Purdon (dentist).—Litchville: E. Eggen.—Luverne: A. Morgan.

Maddock: O. Larson.—Makoti: C. Pederson.—Mantador: M. Puetz (postmaster).—Mapleton: L. Conant, Florence Sparke.—Marion: W. Elliott.—Martin: E. Kost.—Mayville: H. Springer.—Medora: C. Ackley.—Michigan: K. Wright.—Milnor: F. Gustafson.—Minto: F. Slominski.—Mooreton: J. McDonald.—Napoleon: Margaret Hartnett.—Neche: J. Letzring.—Newhine: H. Martin.—New Rockford: F. Dunham (city auditor), J. Fahrner.—Norwich: O. Folden.—Oakes: J. Andrews, A. Fordyce.—Page: Emma Skinner.—Park River: S. Wiggins.—Pekin: A. Messner.—Pembina: O. Roy.—Perth: N. Ausey.—Powers Lake: S. Grindy.—Reeder: A. Bergstreser.—Reynolds: F. Wester.—Rhome: Sophie.—Lier.—Robinson: L. Wayne.—Ruby: Vera Larson.—Rugby: C. Theodas.—Russell: G. Wankel.—Ryder: E. Anderson.

St. John: E. Sigurdson.—Sanborn: M. Bjornrud.—Scranton: F. Cook.—Sherwood: D. Schlenker.—Starkweather: O. Anderson, C. Strong.—Strasburg: J. Dyk.—Tappen: P. Peterson.—Tower City: N. Dunham.—Tuttle: J. Bennett.—Walcott: A. Kirkevold.—Walhalla: C. Dunnigan.—Washburn: H. McCulloch (atty.).—Watford City: O. Bakke (pharmacist).—Wheatland: D. McPherson, J. Tyrliek.—Williston: H. Blankenship, J. White.—Wilton: F. Michel, N. Sprynocznotyk.—Wimbledon: F. Mueller.—Wishek: J. Broxy.—Woodworth: G. Goffe.—York: P. Skarra.

## SOUTH DAKOTA

Total Payments .....\$5,200,000  
Rank in Payments .....43rd  
Rank in Population .....37th  
Payments Per Capita .....\$7.51

Ordinary life insurance in force \$215,212,000 on 113,688 policies or \$311 per capita. Average size of policy in force \$1,893, average new policy sold in 1939 \$1,821.

The \$5,200,000 in life insurance money

paid to South Dakotans in 1939 was over nine times the \$558,178 in P.W.A. grants in the state for the fiscal year, was over twice the \$2,531,783 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over six times the \$846,670 federal income taxes collected in South Dakota, almost equal to the \$5,484,671 in wages paid by manufacturers in the state and over one-fifth of the \$25,157,000 total savings bank deposits.

(For towns with fewer claims see end of list)

## ABERDEEN—\$196,000

Wm. Allen, Rev. Michael Dermody, Louis Feddern, Thomas Johnson, John Kight, Daniel Perkins, Clyde Savage.

## BEEBESFORD—\$30,000

Henry Hendrickson, Jos. Kirley, Sanford Wilson.

## BROOKINGS—\$92,000

Chas. Atkinson, Clifford Halvorson (ins.), Wm. Leslie (mgr. credit co.), Geo. Purdy, Eunice Sundal, Adolph Wettstad.

## HURON—\$105,000

John Ebert, Glen Hoagland, John Hurley, Ralph Riley, Max Teuber.

## LEAD—\$51,000

Louis Peters, Ernest McCaugherty, John Ryan, Piter Torino.

## MITCHELL—\$79,000

Auryn Black, Henry Ferguson, Frank Poerster, Mary Grouit, A. Kings, Geo. Parker, Darrell Simeon.

## PIERRE—\$74,000

Zell Guthrie (atty.), Jos. Ihli, Murphy Patrick, Wm. Smith, John Thomas, Don Whitney, John Whyte.

## RAPID CITY—\$98,000

George Babington, Lillian Blackwell, Niels Brown, Ward Clarke (retired banker), Thos. Grant, Thos. Lewis, Lawrence Ryther, Tillie Shaw, Mary Tims.

## REDFIELD—\$115,000

John Grems, Lucy Hirtzel, Geo. Potter.

## SIOUX FALLS—\$488,000

Hanna Abraham, Marcus Allen, Geo. Bakker, Wm. Baker, Harry Park (dentist), Donald Johnson, Rev. Swen Johnson, Julius Kuhn, Richard Lane, Jennie Martin, Harry Park, Nicholas Portz, Jr., Theodore Proehl, Fred Robinson, Albert Stegemann, Ronald Anger.

## VERMILION—\$57,000

Henry Becklene, Wm. Bryant, Gerald Collins (dentist), Harry Jurgensen, Vergil McDonald, Mary Olson.

## WATERTOWN—\$205,000

Hannah Daly, Geo. Hart, Alford Hopkins, Alva Kuni, Wm. Nicol (florist), Bruce Stover, Earl Sykes.

## WINNER—\$38,000

H. Doherty (atty.), Josef Jelinek, Ralph Lienhart (photographer).

## YANKTON—\$44,000

Anna Bartos, Levi Forbes, Mary Frick, Wm. Rohrer, Gustav Steinback.

## OTHER SOUTH DAKOTA TOWNS—\$984,000 (Partial List)

Belle Fourche: D. Evans.—Black Hawk: O. Erickson.—Bowdle: P. Kilber.—Brandon: H. Henkens.—Bridgewater: Dr. G. Clauser, L. Schroeder.—Britton: Wm. Fryer.—Bruce: G. Ribstein.—Bryant: E. Dunn, F. McLain.—Canistota: M. Beisel, R. Welland.—Canton: K. Sogn.—Chamberlain: H. Clough.—Clark: R. Dunham (atty.).—Clear Lake: T. Vought.—Colome: L. Bresley, L. Stritecky.—Custer: S. Ainslie, M. Bailey.—Deadwood: Wm. Burchett, C. Sall.—De Smet: M. Holverson.—Doland: B. Ewing.—Dolton: J. Andrews.—Edgemont: A. Thornton.—Elkpoint: A. Kester, A. Parsons.—Estelline: J. Blote.—Fairfax: Augustina Kaspar, T. Wilson.—Farmer: B. Miller.—Geddes: Mary Pavel.—Gregory: L. Klinefelter, Barbara Simunek.—Groton: Christina Haas.—Harding: Wm. Clanton.—Herreid: O. Schultz.—Hosmer: H. Presler, Wm. Stabbe.—Hot Springs: H. Morehouse.—Humboldt: E. Tilgner.—Irene: C. Peterson.—Iroquois: S. Eggleston.—Isabel: Wm. Ehrenberg.

Kimball: D. Brady.—Lemmon: H. Pomeroy.—Lennox: J. VanBroekern.—Leola: F. Galster.—Lilly: W. Acker.—Madison: J. Palmer.—Midland: C. Davidson.—Milbank: G. Liebenstein.—Montrose: L. Severtson.—Murdo: H. Foster, M. Sorenson.—Onida: F. Gatons.—Parker: Mary Merritt.—Parkston: J. Peckham, Mary Remper.—Phillip: R. Driver (dentist).—Plankinton: A. Schlosser.—Rosholt: J. Allen (physician).—Salem: H. Fendieck.—Selby: H. Thorsen.—Sisseton: H. Horton, Thelma Stavik.—Spearfish: J. Sperling, E. Wolzmut.—Stickney: J. Bachmore, J. Jones.—Tabor: Kristina Hovorka.—Tripp: E. Frey.—Vollin: J. Donahue.—Waterbury: J. Padgett (atty.).—Ward: L. Deltzman.—Waubay: S. Dilly.—Wentworth: C. Rice.—White Lake: P. Schleider, Sr.—Whitewood: F. Seeley.—Wood: W. Cosgrove.

Names in each town are only a partial list of claims paid during 1939.



## NEBRASKA

Total Payments ..... \$22,600,000  
 Rank in Payments ..... 32nd  
 Rank in Population ..... 32nd  
 Payments Per Capita ..... \$16.57

Ordinary life insurance in force \$761,294,000 on 399,210 policies or \$558 per capita. Average size of policy in force \$1,907, average new policy sold in 1939 \$1,686.

The \$22,600,000 in life insurance money paid to Nebraskans in 1939 exceeded the \$20,349,193 in W.P.A. payments in the state for the fiscal year, was three and one-half times the \$6,270,590 in P.W.A. grants, and \$4,000,000 in excess of the federal agricultural adjustment program payments of \$18,316,740, and over five times the \$4,091,628 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over three times the \$7,149,649 federal income taxes collected in Nebraska, more than the \$22,126,284 in wages paid by manufacturers in the state and over one-third of the \$61,065,000 total savings bank deposits.

(For towns with fewer claims see end of list)

## AUBURN—\$45,000

Richard Groff, Leon Hutton, Warren McPherrin, Franz Merrick (jeweler), Emmett Speelman, Warren Ward, Wm. Wolfe.

## BAYARD—\$21,000

Andrew Andersen, James Benson, Esther Palmer, Bertha Safford.

## BEATRICE—\$104,000

Irene Barnes, Frank Beran, Chas. Engel, H. Gilliland, F. Holtmeier, Emma Leners, Dora Mayborn, Mercer, Walker.

## BLAIR—\$36,000

Grace Ballard (atty.), Frank Belows (contractor), Dr. Raymond Bun, Burdette Hancock, Emily Thompson (postmistress).

## BROKEN BOW—\$28,000

Einer Frees, Marie Kaspar, Walter Schnabel, Jr.

## CAMBRIDGE—\$80,000

Frank Calhoun, Ralph Hill, Leon Miller.

## CLARKSON—\$25,000

Pontaleon Hampl, Chas. Jones, Frantisek Volf, Frank Wolf, Jr.

## COLUMBUS—\$78,000

Ray Heynen (lumberman), Herman Miller (banker), Arnold Polfus.

## COZAD—\$19,000

Ralph Buss, Harry Lewis, Henry Weber.

## CRETE—\$32,000

Henry Jans, Jos. Kubat, Josefina Nespor, F. Pomajzl, Thos. Vyhnalesk, Louis Waldo.

## DODGE—\$27,000

Michael Chapman, Henry Parr, Vencel Vcelik, Rudolf Zaloudek.

## DORCHESTER—\$30,000

Alma Kalkwarf, Jan Kotouc, Cecil Ward, John Zumpfe.

## FALLS CITY—\$56,000

Mildred Bauer, Harry Custer, Annan Davis, Hans Lacher, Jos. Lepik, Henry Watton.

## FREMONT—\$269,000

Chas. Ackerman, David Bell, John Flanagan, Edward Hill, Arthur Meyers, John Monnich, Soren Rix, Dan Stephens (banker), Marian Thorson.

## FULLERTON—\$26,000

Etta Darling, Calvin Gilson, Gilbert Robinson (county judge).

## GORDON—\$19,000

Frank Coates, Wm. Hull, Noah Kent.

## GRAND ISLAND—\$120,000

August Baumann, James Black, Ruth Burnight, John Cleary (atty.), Franklin Jacobs, Robt. Morrison, John Wache.

## HASTINGS—\$161,000

Fredrick Bentz, Floyd DeWitt, Chas. Egbert (surgeon), John Helms, Frank Isberg, Bessie Riley, Essie Rinder, Volney Trimble.

## HOLDREDGE—\$33,000

Oscar Carlson, Otto Enquist, John Volz.

## KEARNEY—\$62,000

Homer Burton, Daniel Hove (drugist), Fred Iburg, Jason Morledge.

## LEXINGTON—\$27,000

Artemus Cummings, Mildred Fellow, Theodore Malm.

## LINCOLN—\$1,645,000

Over 109 Ordinary Claims  
 Over 55 Industrial Claims—\$14,100  
 Carl Allmon, Carl Anderson, Opal Bathel, John Bosserman, Chas. Branch,

Nicholas Brehm, Thornton Campbell, Stella Canfield, Stephen Carveth (contractor), Maud Cheuvront (librarian), Fred Claus, John Cornell, Margaret Dailey, Vernie DeBuhr, Albert Drbal, Ardyce Dresselhaus, Fred Erickson, Fred Foster (atty.), Morris Friend, Melvin Frohn, Geo. Gates, Andrew Gilman, Wm. Hardy, Geo. Himber, John Hinkle, Holger Hansen, Robt. Holland, Chas. Hughart, John Irby, Fred Iselin, Carl Jenkins (ins.), Beryl Klahn, John Klinker, Bernie Lockhart, Perry Lohr, Anna Lundeen.

John Maher (executive), John Marquette (mgr. apt. house), James Marron, Eva Marshall, John McCullough (supt. cemetery), Arthur Medler, Arthur North (Pres. North Printing Co.), Olof Palm (Pres. O. W. Palm Ins. Co.), Edmund Pegler, Raymon Pierson, Jr., Wm. Pike, Felix Richey, John Rogge (lumber & grain dealer), T. Rohrbaugh, Lorenz Ronne, Gordon Sloss, Jennie Snocker, Roy Spangler, Sena Stiasny, Elma Stotts, Richard Stout (atty.), Chas. Tavinsky, Wm. Thompson (atty.), Noah Unger, Conrad Urbach, Ralph Waggoner, Thos. Wilson.

## LOUP CITY—\$18,000

Wm. Couton, Blanche Fisher, Nellie Lanterman.

## MCCOOK—\$54,000

Benjamin Cross, Laona Herrmann, Frederick Moore.

## NEBRASKA CITY—\$159,000

Walter Wessel, Harry Wieckhorst, Beulah Schottler, Amos Stafford.

## NORFOLK—\$96,000

George Banta, George Christoph (druggist), Frederick Gasser, G. Hansen, August Klentz, Charlotte Pietzschke, Edward Talbert.

## NORTH BEND—\$25,000

Rufus Connerley, Frederick Eason, James Sloss, Marie Tobola.

## NORTH PLATTE—\$87,000

Henry Bradley, Darwin Cohagen, Arthur Guiles, George Hall, Fred Henes, Friedrich Nelson, Arthur Salisbury, Wm. Schomer, L. Tollison.

## OAKLAND—\$32,000

Edwin Askwig, Eugene Stromberg, Harry Von Essen, Eric Youngdahl.

## OGALLALA—\$22,000

Harlowe Elker, Leo McGinley, Chas. Moore, Simon Peterson (realtor & ins.).

## OMAHA—\$3,763,000

Over 340 Ordinary Claims  
 Over 96 Industrial Claims—\$40,106

## CLAIMS BY AMOUNTS:

3—\$100,000 or over

2—50,000 to \$100,000

12—25,000 to 50,000

21—10,000 to 25,000

40—5,000 to 10,000

52—3,000 to 5,000

78—2,000; 132—1,000

Wm. Alberty, Milton Barta, Chas. Behrendt, VanWyck Benner, Wm. Betz, Nathan Blackburn, Edgar Bowles, Wm. Brand, John Bridgewater, Frank Brukner, Harry Buckley, Toyden Burnap, Wm. Butts, John Carnaby, Hyman Carp (tailor), Preston Clark (paint dealer), Meyer Coren, Wm. Craren, Axel Dahlgren, John Douglass, Anton Dusek (tailor), Edward Ehninger, Delmer Eldredge, Chas. Ellis, Wm. Elton, Oscar Engler (executive), Cleo Flowers (asst. cashier-bank), Frank Frahm.

Lulu Gibson, Joen Grebe, George Green, Harris Greenberg, Elvin Hagaboom, Jos. Halac, Dr. Howard Hamilton, Chas. Harris, Fred Haye, Jorgen Hede-lund, Amos Henely, Albert Hoffman, Frances Hoffman, Vojtech Hoffman, Jan Hospodka, Frank Hotovec, Asa Hunt (Pres. Hunt Carpet Co.), Clarence Hunter, Chester Impey, August Johnson, Wm. Johnston, Alzbeta Karhan, Roy Klinge, Dr. Archibald Knode, Farley Laird, Richard Lane, John Lankas, Wm. Latay (dentist), George Lee (executive), Ernest Livingston, Frank Lovrien, John Lynch (realtor & ins.), Wm. Lynch (atty.).

Herman Mansfield (ins.), John Marshall, Jos. McClure, Patrick McMahon, Arne Moluf, Rev. Patrick Moran, Jessie Myers, Antonin Nespesny (tailor), Samuel Nevins, Thos. Nolley, Frederick Norris, Anton Novak, Josefka Novak, Martin O'Donnell, Michael O'Leary, Robt. Ostronic, James Palmer (State Agt. Natl. Fire Ins. Co.), Henry Paulsen, Alfred Peterson, Chas. Prchal, Leonard Quinby, Jesse Reynolds (realtor), Edward Riche-lieu, Millard Robertson (Pres. Evans Laundry & Zoric Dry Cleaners), Robt. Robinson, Adelbert Rowe, Harry Rubin.

Chas. Schimmel, Chas. Sheppard (atty.), Edward Slater (State Director F.H.A.), Victor Smith (V. P. Omaha Natl. Bank), Leland Snyder, Raymond St. Claire, Vaclav Suchy, Sr., Alvin Sullivan, Eugene Sullivan, Geo. Summers (Supt. City Gas. Plant), Abraham Sutton, Jr. (atty.), Frank Svoboda (monument dealer), Rose Svoboda (v. p. monument co.), Clarence Thurston (banker), Lawrence Troy, Herman VerMeiren, Arthur Walcott, Matthew Walklin, Ralph Weller, C. Westerfield, John Wickman, Aral Wittchen (banker), Ralph Wohlford (lumberman), John Yates, Chas. Young (executive).

## ORD—\$21,000

Marie Janda, Henry Marks, Hattie Sternecker, Jos. Winter.

Names in each town are only a partial list of claims paid during 1939.

## PLATSMOUTH—\$25,000

Vernon Arn, Oscar Gopen, Orval Kintz, Frank Kozak, Frank Warren.

## REYNOLDS—\$20,000

Dr. Ulysses Ammerman, Ronald Davis (lumber merchant), Wm. Hall.

## SCOTTSBLUFF—\$145,000

Leo Bever, Ernest Durnin, Jos. Nolan, Ruby Petite, Louise Simonton, Avery Stockham, Dr. Jos. Weyrens, Lurinda Wood.

## SIDNEY—\$24,000

John Goewry, Warren Rudd, Wilbur Wehmiller.

## SPALDING—\$27,000

Dr. Arthur Bartlett, Henry Brennan, Arthur Connelly, August Fritz, John Keber.

## TECUMSEH—\$29,000

Eugene Bush, Orrin Campbell, Wm. Gardner, Herbert Maines.

## WAHOO—\$24,000

Effie Johnson, Lloyd Wilson, Clara Woodworth.

## WEST POINT—\$19,000

Jos. Beck (auto dealer), Wenzel Koudele, Alfred Krause.

## WILBER—\$21,000

Wm. Cerveny, Vaclav Duba (realtor), Josef Pulec, Jan Rychtarik, Henry Trobough, Chas. Vlasak.

## YORK—\$65,000

Thos. Curran, Henry Hockom, Viola Howard, Jos. Neville.

## OTHER NEBRASKA TOWNS—\$1,815,000 (Partial List)

•Ainsworth: Harriet Burt.—Albion: Darlene Johnson, H. Welding.—Alliance: G. Bell.—Ames: Mary Conklin.—Ansley: C. Fox, Wm. McCallister.—Arapahoe: H. Carpenter, R. Hall.—Archer: G. Eckhoff.—Arlington: H. Reckmeyer, J. Schlapfer.—Arnold: J. Mills.—Ashland: A. Clarke, C. Stednitz.—Atkinson: F. Jungman, D. Waters.—Aurora: J. Doremus.—Axtell: C. Nelson, J. Olson.—Bancroft: E. Mohl.—Bartley: F. Teter, Mary Times.—Bassett: Dr. C. Root.—Battle Creek: T. Walsh.—Beaver City: R. Rhoades.—Bee: A. Makovic.—Beemer: J. Shors.—Benkelman: F. Sherbondy.—Bellwood: B. Hager.—Bennett: A. Harper.—Bertrand: O. Lilyhorn.—Brady: R. Norsworthy.—Bridgeport: Mildred Moore.—Bristow: J. Weeder.—Bruning: G. Bruning (banker), Sarah Hawks.—Burchar: C. Netval.—Bloomfield: J. Lamprecht, Lillie McCourt.

•Cairo: F. Spiehs, E. Veeder.—Central City: Wm. Lyon, J. Smith.—Chadron: E. Lichty.—Chappell: E. Englund.—Clay Center: E. Dickson, F. Howard.—Cole-ridge: G. Parker, R. Wait.—Crawford: M. Eastman (realtor & ins.).—Curtis: F. Hecht.—Dakota City: C. Beermann.—Danbury: J. Beck, R. Henton (ins.).—David City: H. Carpenter, L. Smith.—Decatur: W. Ash, C. Ashley.—Douglas: A. Hickok.—Dustin: W. Rahn.—Elgin: C.

Nore, Bertha Thom.—Ellsworth: T. Shrewsbury.—Elm Creek: K. Marshall.—Fairbury: R. Riley, I. Hogue.—Fairmont: Eloise Adams.—Fort Calhoun: J. Suverkrubbe.—Franklin: F. Austin.—Friend: R. Hartwig, W. Seamon.

•Genoa: Elna Peterson.—Gering: C. Emery, D. Melcher (jeweler).—Gothenburg: E. Gardner, C. Nelson.—Grafton: L. Harms.—Greeley: J. Fitzpatrick.—Greenwood: P. Hall, Jr. (banker & realtor).—Hardy: C. Helmer.—Harvard: P. Alberding, C. Yost.—Hayes Center: C. Peterson (atty.).—Hazard: J. Tacl.—Hebron: C. Birkholz, C. Schouboe.—Herman: O. Godey, F. Swanson.—Hooper: E. Edinger.—Howells: Marie Sebek, J. Wragge.—Hubbell: J. Curran.—Humboldt: H. Dorland.—Imperial: Wm. Hill, Maria Newman.—Julian: Helen Epler.—Kenesaw: R. Coulter.—Kennard: H. Wrich, Jr.—Kilgore: E. Chaffin.—Kimball: Elizabeth Young.

•La Platte: Jarmela Iske.—Lawrence: A. Kuncel, N. Rempe.—Leigh: S. Gloser, Josephine Herink.—Loomis: R. Anderson.—Lyons: J. Bacon, U. McAuley.—Madison: C. Duncan, B. Otterpohl.—Mason City: A. Turner (banker).—Maxwell: Dorothy Crawford.—Maywood: Carrie Seick.—Merma: H. Jochens (minister).—Milford: H. Heyen.—Millard: Dr. J. Fossler.—Mitchell: D. Kuxhaus, J. Perkins.—Morrill: H. Kurtz, Jr.—Morse Bluffs: V. Hines, A. Ondracek.—Mullen: C. Wakely (rancher).—Nemaha: Wm. Juhl.—Niobrara: A. Vina.—Nora: C. McLaughlin.—Oconto: C. McDermott, F. Wilcox.—O'Neill: F. Mulford, C. Reka.—Orafino: I. Stapp.—Orleans: Wm. Ayers.—Overton: J. Hall, F. Priel.—Oxford: E. Woodbridge.

•Page: Alice Clark, B. Grass.—Palmer: G. Hobbs.—Pawnee City: G. Backer, G. Harrington.—Paxton: A. Jones.—Petersburg: H. Scherbring.—Platte Center: D. Cronin.—Pleasanton: M. Ggrammer.—Potter: P. Morrow.—Randolph: C. Collier, Wm. Stageman (realtor & ins.).—Raven-har: J. Robison.—Red Cloud: Mable Coon.—Rogers: L. Mares.—Rushville: M. Heesacker, Evelyn Rosseter.—St. Edward: N. Rokey.—Salem: C. Rhoades.—Saronville: E. Holmes.—Schuyler: F. Hanel, Julie Sauer.—Scribner: J. Poppe.—Seward: T. Morton.—Schickley: H. Thomas.—Smithfield: F. Lewis.—Stein-auer: E. Frey.—Stella: J. Goodloe, J. McNeely.—Sterling: C. Williams.—Stock-ville: S. Peck.—Stratton: Dr. W. Stewart.—Superior: C. Phillips (surgeon).—Swedeberg: C. Brodd.

•Table Rock: J. Kalina.—Tate: K. Netval.—Tekamah: H. Marsh, F. Roth, Jr.—Tilden: Martha Kelly.—Ulysses: Ar-timee Hurt, J. Klement.—Valentine: J. Yeast.—Valley: J. Gilmore (ins.).—J. Grebe.—Verdon: D. Taylor.—Verdigris: F. Liska, A. Vavak.—Virginia: E. Chapp.—Walshill: Wm. Dingwall.—Wauwata: V. McCallum.—Wayne: L. Barbour, J. Ray.—Western: J. Bright.—Winnetoon: A. Cran-dall.—Winside: Wm. Witte, Anna Miller.—Wisner: M. Schreiber.

## KANSAS

Total Payments ..... \$26,500,000  
 Rank in Payments ..... 25th  
 Rank in Population ..... 27th  
 Payments Per Capita ..... \$14.22

Ordinary life insurance in force \$848,579,000 on 476,998 policies or \$455 per capita. Average size of policy in force \$1,779, average sold in 1939 \$1,685.

The \$26,500,000 in life insurance money paid to Kansans in 1939 exceeded the \$21,455,124 in W. P. A. payments in the state for the fiscal year, was almost six times the \$4,706,981 in P. W. A. grants, and \$2,000,000 in excess of the federal agricultural adjustment program payments of \$24,537,192, and over six times

the \$4,323,870 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were three and one-half times more than the \$7,723,092 federal income taxes collected in Kansas, two-thirds of the \$40,513,398 in wages paid by manufacturers in the state and about two-fifths of the \$66,693,000 total savings bank deposits.

(For towns with fewer claims see end of list)

## ABILENE—\$216,000

John Allen, Fred Coulson (Official S. W. Bell Telephone Co.), David Funston, Chester Gants, Herbert Hodge, Alfred Schreiber.

## ANTHONY—\$23,000

John Ellington, John Meyer, Chas. Wheaton.

## ARKANSAS CITY—\$125,000

Earnest Branch, William Hamilton, John Roebuck.

## ATCHISON—\$195,000

Over 10 Industrial Claims—\$1,400  
 Cora Blunt, Wm. Glavin, Ira John-son, Perrin Symms, Ralph Pfouts.

## AXTELL—\$24,000

Ellen Crevan, John Dorrance, Jr., Jos. Severin.

## BELLEVILLE—\$26,000

Josef Dolezal, Frank Ferguson, John Reed (druggist).

## CALDWELL—\$48,000

Ralph Carpenter, Albert Grimm, Walter Griswold (ins. & realtor), Walter Parr, Alfred Pulliam, Albert Subers, Harry Werneke.

## CHANUTE—\$67,000

Geo. Braden (retired minister), Dennis Crumley, Edward Dravis, Mary Hart, John Jones, Wm. Kerr.

## DERBY—\$14,000

Opal Curtis, Wirt Larimer, Luella Williams.

## DODGE CITY—\$30,000

Claistine Allen, Nona Casterline, John Hocking, Frank Reynolds, Herman Wilkinson.

## ELDOBRADO—\$110,000

Chas. Cron, Louise Harned, Chas. Killion (contractor), Isabelle Marston, Jacob Stackley.

## EMPORIA—\$240,000

Thos. Bush, James Eagle, E. Lesh, Clara McCants, Jos. O'Connor, Clayton Patterson, Harold Swope, Elizabeth Whit-sitt.

(CONTINUED ON NEXT PAGE)

## Kansas—Continued

**GARDEN CITY—\$58,000**

Edward Dimitt, Mary Leamer, James Lee (ins.), Maggibel Smith.

**HILLSBORO—\$13,000**

Maggie McClure, Eugene Schoeffler, Alvin Stebbins.

**HOLTON—\$22,000**

John Boettcher, Archibald Moorhead, W. Sharp (minister).

**HUTCHINSON—\$461,000**

Life insurance payments averaged \$68 per family.

They represent 45 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 31 year

Established 1909

**R. B. DANIEL**

General Agent

Northwestern National Life Insurance Co.

297 Wolcott Bldg.

Hutchinson, Kan.

"Oldest Agency in Hutchinson"

period equal the city's annual retail trade volume.

Over a 27 year period life insurance payments equal the total bank deposits in the city.

Over 22 Industrial Claims—\$8,519

Alice Benton, Elmer Bloom (banker), Robt. Boyd, Chas. Branine, Geo. Coberly, Chas. Cummings, Omer Day (merchant), Clyde Fread, Bert Krebs, Harry Sandberg, Geo. Shaffer, Hazel Siegrist, John Steffens, Harry Young (merchant).

**INDEPENDENCE—\$117,000**

Moses Abernathy, Frank Acre, Walter Ringle, Earl Yoe (editor & printer), Thos. Zinsler.

**IOLA—\$44,000**

James Major, Ada Moore, Ed. Scarborough, Samuel Willis.

**JEWELL—\$34,000**

Samuel Green, Roy Perfect, Chas. Schafer (postmaster).

**JUNCTION CITY—\$96,000**

Edith Fuhlhage, Hubert Hannah, John Keegan, Geo. Lancaster (grocer), Corbett Miller, Edward Miller (dairyman), Walter Wood (schools supt.).

**KANSAS CITY—\$1,066,000**

Life insurance payments averaged \$34 per family.

They represent 3 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 22 year period equal the city's annual retail trade volume.

Over a 31 year period life insurance payments equal the total bank deposits in the city.

Over 66 Ordinary Claims

Over 160 Industrial Claims—\$35,018

Hattie Adams, James Atkinson, Michael Barry, Ira Baucher, Wilbert Beatty, Jr., Louis Bold (merchant), John Carlson (att.), Homer Carpenter, Robert Cowden, Frank Crothers, Ollie DeMeese, John Duling (minister), John Fairweather (undertaker), James Horan, James Laskey, Albert Lindberg, Harvey Lockwood, Harry McJunkin, Mary O'Connor, Geo. Plesse, Fred Percival, Calvin Phillips, Thos. Reynolds, Mary Sheppard, Albert Sosna, Frederick Talkin, Wm. Thresher, John Tilly, John Vardijan, Henry Walker, John Wardian, Margaret Weaver, George Zurl, Mary Williamson.

**LARNED—\$39,000**

Irene Foss, Amos King, Charles Kline, Albert Reed.

**LEAVENWORTH—\$420,000**

Percival Darrach (surgeon), Rev. Francis Doman, John Feldheger, Ernest Lipp, Walter Samisch, James Stanton, Wm. Weikamp.

**LIBERAL—\$55,000**

Jesse Holmer, Dr. Chas. Phillips, Geo. Williams.

**LYONS—\$43,000**

Clark Conkling, Geo. Gibson (hdwe. dealer), Lloyd Reeve (contractor).

**MCPHERSON—\$98,000**

Roy Beard, Everett Brack (ins. & realtor), Carl Linholm, Arthur McKinney, Carl Nelson, Orren Randolph (oil field supt.).

**MADISON—\$23,000**

Francis Holzemer, Thos. McClure, Henry Ronk, Mollie Stanley.

**MANHATTAN—\$141,000**

John Allingham (grocer), Emory Bowling (chiropractor), Wm. Davis, Waldo Lyons, Edward Wharton.

**MARYSVILLE—\$35,000**

Benjamin Bull, Merle Faulkner, John Kathe, Sophia Ochsner.

**NEWTON—\$352,000**

Dr. Ferdinand Bartel, Rudolph Claassen, Dr. Ralph Hertler, Oscar Looney, Horace Reed, Henry Sprinkler, John Seitz.

**NORTON—\$24,000**

Dewalt Fisher, Clesson Hendrickson, Mary Tansill.

**OLATHE—\$47,000**

Bennett Daley, Harold Houghland,

Wm. Hyer (executive), Arian Kellogg, Hattie McClellan.

**OSAWATOMIE—\$60,000**

Fannie Bisby, Jos. Coker, Benjamin Galbraith, Orville Moon, Issie Potts (librarian), Ruth Reaves.

**OTTAWA—\$164,000**

Dr. R. Pope (dentist), David Price, Dr. Harold Terrill.

**PAOLA—\$33,000**

John Campbell, John Fleming, Sol Winetroub.

**PARSONS—\$176,000**

Over 85 Industrial Claims—\$21,000  
James Davis, Wm. Doherty, Othello Dollison, James Hamby, Lefe Kirk, Geo. Koeppling, Louis Long, Chas. Walterseid, Lloyd White.

**PITTSBURG—\$188,000**

Leonard Boyd, Edwin Coulter (realtor & ins.), John Fox, Bernard Harrigan, Jos. Schmuck, Walter Widner, Herman VanHall (tailor), Henry Williams, Ross Winans.

**PRATT—\$125,000**

Wm. Barrett (att.), Leon Feldhut, Bessie Hodges, Wm. Millar, Mary Reynolds, Alexander Roney, Alfred Rosser.

**SALINA—\$267,000**

Bernard Anderson, Orval Clark, Howard Falk, Chas. Hinchey, John Kuhn, Genevieve McNutt, Elizabeth Norton, Chas. Reinbold, Henry Sudendorf, Emma Swan, Howard Thayer, James Thomas, John Weber (Mgr. Salina Plant Surtis Bred Co.), Louis White, Mort Whitmore.

**SOLDIER—\$30,000**

Earl Kerns, Wm. Mohringer, Frederick Segrist.

**STAFFORD—\$20,000**

Samuel Clinard, Herman Knoche, Jr., Roberta Russell.

**TIENEN—\$18,000**

Lewis Conard, Harm Folkerts, Jos. Serpan.

**TOPEKA—\$1,270,000**

Over 62 Ordinary Claims

Over 68 Industrial Claims—\$14,200

Alexander Batz, Freeman Bell, Ivan Bozell, Marie Bridenstine, David Caldwell, Rulon Christensen, Edward Copeland, Cicero Crowl, Joe. Eresch (att.), Clarence Foulk, Augusta Fusch, Chas. Godlove, Dr. Marvin Hall, Wayne Horning, Clara Jackson, Edgar Johnson, Thos. King, Maude Kreipe, James McConahey (Inspector, Kansas Inspection Bureau), Harry Meakins, George Moore, Chas. Morrison, Fred Pears, Jr., Anna Reinbach, Wm. Root, Floyd White.

**WASHINGTON—\$26,000**

Chas. Decker, C. Kiger (merchant), James Lower.

**WICHITA—\$2,665,000**

Life insurance payments averaged \$89 per family.

They represent 55 percent of the wages

**THE MUTUAL LIFE INSURANCE COMPANY OF N. Y.**

Serving Kansans in Kansas since 1867

Percy G. Gibson, Manager, and Associates

614 Union National Bank Bldg., Wichita, Kansas

paid by manufacturers operating in the city.

Life insurance payments over a 17 year period equal the city's annual retail trade volume.

Over an 11 year period life insurance payments equal the total savings bank deposits in the city.

Over 116 Ordinary Claims

Over 75 Industrial Claims—\$28,100

Jos. Anderson, Samuel Baker, Grace Barnes, Julia Beard, Frank Busch, Hubert Busy, Guy Campbell (V. P. Wichita Coca-Cola Co.), Lloyd Castleberry, James Christopher, John Crofoot, Harry Crummer (bond dealer), Rollin DeForest, Ernest Drowatsky (florist), Guy Denn, David Edwards (college executive), John Elmore, Geo. Erb, Rosa Faber, Clement Farrell, Henry Folk, Sam Hardee, Homer Harden (photographer), B. Helm (printer), Samuel Houston (Lumber Dealer), Grover Hurst, Hugh Johnston (ins.), Melville Jones (executive), Harry Kelley, Chris Kramberg, Ambrose Lee (restaurant), Wm. McComas, Archibald McPheeters (V. P. Wichita Bank for Cooperatives), Naomi Marshall, Clifford Melick, Frank Minter, Roscoe Moore (plumber), James Morgan, John Murphy, Repheus Oglesbee, Wm. Piper, Roy Plush, Frank Reed, Almer Reiff, Glenn Rose.

Virginia Salts, Albert Schumacher, Coy Seward (artist), James Snyder, Fred Stebbins (deputy), John Tucker, Cora Umbarger, William Weber, Fredonia Williams, Henry Williams, Walter Wingert.

**YATES CENTER—\$21,000**

Milton Jones, Wayne Scott (Agt. Continental Oil Co.), Roy Tydeman.

**OTHER KANSAS TOWNS—\$3,950,000**

(Partial List)

•Agra: Edith Bailey, G. Wade.—Alexander: R. Grumbel.—Altamont: Dr. R. Roller.—Argonia: R. Olmstead, D. Warlow.—Arlington: L. Nelson, Wm. Sims.—Athol: A. Fulle.—Barclay: M. Jones, L. Privat.—Barnes: Wm. Brandt.—Baxter Springs: Wm. Johnson.—Beattie: J. Hellse.

—Beloit: C. McCall.—Belpre: Agnes Kearney, F. Vaughan (Mgr. Belpre Telephone Exch. Co.).—Bethel: R. Mitchell.—Bigelow: J. Budenbender.—Bison: S. Kraus.—Bluff City: O. Edsall.—Bonner Springs: Minnie Churchill, G. Dickson.—Brownell: H. Richardson.—Bucklin: C. Redfield, H. Speer, Jr.—Bucyrus: P. Miller.—Buntion: D. Hill.—Burlington: S. Crahan.

•Centerville: C. Vail.—Chapman: R. Baker, J. Landers.—Cherryvale: S. Howard.—Cimarron: W. Markel.—Clay Center: A. Matthews.—Clyde: O. Lovendahl.—Coffeeville: C. Digs, Sallie Jones.—Coldwater: Flora Clark (county clerk).—Columbus: W. Church, Dr. J. Griswold.—Concordia: E. Whipp (banker), H. Zenger.—Council Grove: C. Axe.—Cuba: J. Hess, Anna Sima.—•Damar: A. Petzold, Jr.—Deerfield: H. Lott.—Delphos: Wm. Hale, I. Hogue.—Dennis: C. Cloniger.—Denton: M. Logan.—Douglass: J. Swanson.—Downs: H. Clausen.—Dwight: Selma Johnson, C. Leighty.—•Elgin: A. Smith.—Ellinwood: L. Knop.—Ellsworth: Benjamin Goff, Frank Vitek (probate judge).—Ensign: R. Browning.—Erie: Phoebe Beard, C. Simmons.—Esbon: Wm. Beam.—Eureka: Clara Clover, A. Wilson.

•Fort Leavenworth: C. Beights, G. Franklin (Lt. Col. U. S. Army M. C.).—Fort Scott: Leah Dunn, A. Fitzpatrick.—Fredonia: R. Paulen (ins.).—Fm. Timmons.—Galena: A. Hallam.—Galva: G. Hill.—Girard: G. Jones (coal operator), M. Sourdry (florist).—Goff: G. Sourk (druggist).—Great Bend: J. French (retired).—Greensburg: V. Rector.—Hanover: Minnie Mengers, F. Sekal.—Hartford: B. Musch, J. Staitezman.—Hays: E. Havener, F. Schwaller (lumberman).—Herington: F. Weaver (ins.).—Hiawatha: J. Cole.—Hill City: Wm. Justus, J. Michaelis.—Home City: S. Hill.—Hope: Wm. Schmidt.—Hugoton: Ethel Smith, Ella Traver.—Inman: J. Wiens.—Jennings: Blanche Eighmy.—Jetmore: J. Humburg.

•Kanopolis: L. Reynolds.—Kenbro: G. Moore.—Kingman: O. Murphy (ins.).—Kinsley: Clara Delander.—Lamar: C. Zahn.—Lawrence: J. Bleakley, C. Stokes (contractor).—Lenexa: G. Rieder, N. Robertson.—Lenora: R. Crans.—Leona: H. Blum, W. Crawford.—Lewis: H. Nelson.—Lincoln: C. Springe, L. Webb.—Lindsborg: H. Hedstrom.—Logan: F. Archer.—Longton: Dr. F. Day, F. Greene.—Luray: J. Cairns.—•McCune: F. Gahagan.—McLouth: Rachel Green.—Marion: Dr. G. Meyer.—Medicine Lodge: H. Frederick, L. Fullerton.—Merriam: F. Candler, Opal Jennings.—Minneapolis: H. Jackman (realtor), G. Sparger (druggist).—Moline: Dr. J. Rapp.—Montezuma: R. Parks.—Moran: K. Kyger (dentist).—Moscow: R. Morrell.—Mound City: Elva Matthews.

Mary Wachter.—Moundridge: J. Krehbiel.—Muscotah: J. Meador, C. Schneider.

•Narka: F. Filippi.—Neal: A. Ward.—Neodesha: J. Kimball.—New Albany: F. Pratt.—Nortonville: W. Burris.—Oberlin: L. Ridpath, H. Wilson.—Olmitz: B. Schneider.—Oneida: O. Burres, A. Gerber (timberman).—Osborne: Wm. Gillette, Dr. H. Nye.—Otis: C. Kerbs.—Overbrook: J. Cordts.—Overland Park: Matilda Buck, C. Ott.—•Peru: O. McKibben.—Phillipsburg: Lola Burton.—Powhattan: Sarah Meyer.—Prescott: Dr. F. O'Neill.—Rago: R. Shane.—Randolph: H. Schroer.—Republic: C. Mitchell.—Rexford: Wm. Kearns, Dean Osborne.—Richland: R. Bowen, J. Steele.—Richmond: D. Kipper.—Rolla: C. Kickart.—Rossville: E. Hause.—•St. Francis: Esther Mitchell.—St. John: Wm. Beaver.—St. Mary's: O. Verschelden.—St. Paul: C. O'Bryan.—Sawyer: S. Brubaker, Nellie Denney.—Scottsbluff: L. Shamburg (banker).—Sedalia: Mattie Myers, R. Polk.—Shawnee: M. O'Flaherty, Eunice Rieke.—Solomon: L. Dickinson.—Stockton: Orpha Green, J. Marshall.—Sylvan Grove: E. Behrhorst, Jaroslav Florian.—Syracuse: L. Scott.

•Talmage: J. Book.—Tonganoxie: B. Harman, R. Williams.—Troy: J. Fahey.—Uniontown: E. Holt.—•Valley Center: Vivian Bell.—Valley Falls: L. Reppert.—Wakeeney: J. Cortright.—Wallace: F. Studor, Jr.—Wathena: J. Meng.—Wellsville: R. Blain, H. Laeger (minister).—Westmoreland: J. Kraushaar.—Williamsburg: Rose Poole.—Windom: F. Ekholm.—Winfield: E. Morris, W. Sidwell.—Winona: A. David.—Wolcott: J. Parker.—Woodston: Etta Davis, Helen Higgins (county treas.).—Wyandotte: Louise Gehring.

**WEST SOUTH CENTRAL****ARKANSAS**

Total Payments .....\$16,000,000  
Rank in Payments .....34th  
Rank in Population .....23rd  
Payments Per Capita .....\$7.81

Ordinary Life Insurance in Force \$402,027,000 on 188,480 policies or \$196 per capita. Average size of policy in force \$2,133, average new policy sold in 1939 \$1,984.

The \$16,000,000 in life insurance money (CONTINUED ON NEXT PAGE)

# PROGRESS

THIS Company continues to show substantial increases in important financial items. All-time highs in 1939:

Assets .....\$9,947,501.

Written Business ....\$5,630,000.

Business in Force ...\$37,800,000.

Let us tell you about the attractive General Agency openings in Missouri, Kansas, Nebraska and Texas. Write E. E. Shurtleff, Vice-President and Assistant General Manager.

## THE VICTORY LIFE INSURANCE COMPANY

Topeka, Kansas

James A. Allen, Pres.

W. J. Bryden, Gen. Mgr.

Names in each town are only a partial list of claims paid during 1939.



## Arkansas—Continued

paid to the residents of Arkansas in 1939 was slightly under the \$24,298,873 in W.P.A. payments in the state for the fiscal year, was over seven times the \$2,226,828 in P.W.A. grants and ten times the \$1,618,917 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were four times more than the \$4,066,534 federal income taxes collected in Arkansas, over one-half of the \$24,734,112 in wages paid by manufacturers in the state, over one-third of the \$43,772,000 total savings bank deposits and almost one-seventh of the \$125,721,000 cash income from farm products.

(For towns with fewer claims see end of list)

## BEEBE—\$23,000

Mattie Ealey, Charles Henry, Robert Kannon, James Robinson.

## BLYTHEVILLE—\$76,000

Don Kasserman, Virginia Pitts, Robert Martinetti (hotel owner), Judge Shields.

## CONWAY—\$81,000

Mary Button, Vervian Craig (retired), Cora Ethridge, Cecil Martin, Rosa Milburn, Richard Sims.

## DE WITT—\$85,000

Emma Baum, Bertie Coker, Albert Condray, June Fox, Clarence Shearer (pres. auto sales & service).

## EL DORADO—\$296,000

Willis Farmer, Frances Hamilton, Wm. McWilliams (retired), Thos. Miers (retired), Fred Strickler, Charles Trimble, Harry Ware, Devoyette Whatley.

## ENGLAND—\$83,000

Geo. Brodie, Moultrie Holland (pharmacist), Rueben Killgore.

## FAYETTEVILLE—\$178,000

Thos. Brumfield, John Futrell (university pres.), John Moore (undertaker), Florence Stutheit (dietician).

## FORDYCE—\$42,000

Mattie Clary, Adrian Drake, John Russell, James Thach (ins.).

## FORREST CITY—\$55,000

Charles Kennedy, Geo. Turk, Sr., Wm. Wilkins.

## FORT SMITH—\$260,000

Over 91 Industrial Claims—\$20,154

Fred Armstrong (atty.), Forest Chinn, Sadie Cusenbery, Joseph Ford, Clark Johnson, Jr., Mrs. A. Loeser, Mabel Logan, Roy Matthews, Dennis Potts, Jesse Renfrau, Joseph Rosenstiel (cotton buyer), A. Slaughter.

## HAMBURG—\$15,000

Iva Edwards, Charles Knight, Andrew Ware.

## HELENA—\$114,000

Walter Bruce (physician & health officer), Richard Coley, Kate Davidson, Fannie King, Edwin Lyle (contractor), Henry Morris (physician), Seelie Mundt (dry goods store prop.), Oscar Rayburn (realtor).

## HOT SPRINGS—\$390,000

Over 101 Industrial Claims—\$16,920

Jacob Caldwell, Ada Christy, Rachel Coppock, Roy Farrell, Elbridge Riggs, Ethel Thompson, James Tillman.

## JONESBORO—\$194,000

Over 139 Industrial Claims—\$28,944

Edwin Brown, Ernest Graham (plantation mgr.), Charles Gregg (planter & ginner), Duncan Johnson (retired), Herbert Jones (physician), Ernest King, Wm. Lauderdale, Henry Mathis, Ruth Riggs.

## LAKE VILLAGE—\$48,000

Lloyd Byrne (banker), John Cain (planter), James Tarbet.

## LITTLE ROCK—\$1,785,000

Life insurance payments averaged \$21.90 per capita.

They represent 30 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 17 year period equal the city's annual retail trade volume.

Over 100 Ordinary Claims

Over 151 Industrial Claims—\$31,388

## CLAIMS BY AMOUNTS:

3—\$100,000 or over

6—50,000 to \$100,000

4—25,000 to 50,000

8—10,000 to 25,000

10—5,000 to 10,000

21—3,000 to 5,000

Milo Arbuckle (dist. freight agt.), Andrew Bailey, Matthew Bradford, Fred Carinders, Arthur Curtis (retired), Lea Deahl, Anna Marie Dehmer, John Fordyce, Annie Foster, Russell Garrett, Kathleen Gates, John Gaylord, Noris Glover, Robert Grady, Virginia Grady, Frank Gregg (hardware merchant), Effie Hall, James Hartley, Frank Hemann, Frank Holt (grocer), Alvin Jobe, Herbert Jones (retired physician), John Jones, Reynold Kinestley, Alexander Kirby (physician), Edward Krebs, Jr., James Lane (Sales Supvr., Lion Oil Co.), James Leigh (ins.), Emil Less, Lou Lourey, James Maddux, Henry Manning (hotel executive), Toy Morris (druggist), Glen Nabors, Ernest Neece, Lucille Parker, Harry Plummer (physician), Sidney Poage, Wm. Ramsey, Ruth Rochelle, Louis Siegel (Pres. Louis B. Siegel, Inc., Iron Dealers), Walter Snapp

(stock raiser), Harry Solmsom (realtor), Perry Stiff (jeweler), John Walsh (electrician), Robert Wiley (atty.), Henry Young.

## MANILA—\$15,000

Asa Crafton, Avery Pendergrass, Laura Smith.

## MONETTE—\$26,000

Icicle Braden, James Braden, Terry Edwards (cotton buyer).

## MORRILTON—\$66,000

Wm. Ashley (planter), Nettie Fryer, Dr. Ervin Matthews, Eliza Rapier, Guy Vail.

## NORTH LITTLE ROCK—\$171,000

Edward Allis (physician), Calvin Devore, Fred Hay, Alfred Keller (merchant), C. McCue, Herbert Schoonover, Mary Stephenson, Clay Vaughan, Bashie Wilson, Nora Wolfe.

## PARAGOULD—\$95,000

Minnie McKinney, Jones Lamb (physician), Louis Linke (realtor), Amanda Murphy, Frances Noel, Augustus Welborn.

## PINE BLUFF—\$345,000

Owen Blackwell (physician), Edgar Brewster (ins.), Albert Dougherty, James Forrest, Eliza Hogan, Mary Kuhmer, Tracy Mills (Realtor), Henry Russell (Mgr. & Auditor, Coca Cola Bottling Co.), John Sanders (cotton buyer), Emmett Walker (retired).

## ROGERS—\$30,000

Dyas Clinger, Cora Emrich, Berry Walker.

## RUSSELLVILLE—\$41,000

James Clifton (merchant), Joe Nor-din, Gibson Nugent.

Names in each town are only a partial list of claims paid during 1939.

## SEABCY—\$32,000

Herbert Hampton, Appye Horton, Leo Stotts, Jr.

## SPRINGDALE—\$38,000

Asa Backus (mgr. monument co.), Harry Croft (asst. postmaster), Wm. Graves (bank cashier).

## STUTTGART—\$96,000

Walter Fuess (secretary), Robert Holt, Leonard Krumpen (retired machine shop owner).

## TEXARKANA—\$133,000

Lillian Maddox, Theresa Meier, Henry Prather, Thos. Wilson (merchant).

## OKLAHOMA

Total Payments ..... \$22,800,000

Rank in Payments ..... 31st

Rank in Population ..... 21st

Payments Per Capita ..... \$8.94

Ordinary life insurance in force \$847,886,000 on 389,833 policies or \$333 per capita. Average size of policy in force \$2,175, average new policy sold in 1939 \$1,929.

The \$22,800,000 in life insurance money paid to residents of Oklahoma in 1939 was less than the \$35,232,412 in W.P.A. payments in the state for the fiscal year, was over four times the \$5,516,827 in P.W.A. grants, slightly under the federal

agricultural adjustment program payments of \$28,402,634, and nearly two and one-half times the \$9,465,063 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$20,951,725 federal income taxes collected in Oklahoma, were over three-fifths of the \$34,390,477 in wages paid by manufacturers in the state, almost one-third of the \$73,590,000 total savings bank deposits and about one-seventh of the \$166,609,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ADA—\$94,000

Raymond Can, Ransom Galthier, A. Jefferson, Jr., Ida Roberts.

## ALVA—\$47,000

Dr. Arthur Hale, Francis Reid, Minnie Wiebe.

## ARDMORE—\$210,000

Robert Evans, Chas. Herd, Geo. Lewis, Jerome McNeas, Henry Pearigen, Mae Saredlin, Harbison Spears, Almata Trammell.

## BARTLESVILLE—\$422,000

V. Broadus, Henry Foster (oil operator), James Kniseley, James Martin, Wm. Phelps, Wm. Phillips.

(CONTINUED ON NEXT PAGE)

A GREAT MID-WESTERN INSTITUTION

DEDICATED TO UNSURPASSED SERVICE IN EVERYTHING PERTAINING TO THE BUSINESS OF LIFE INSURANCE

The FARMERS & BANKERS LIFE INSURANCE COMPANY, WICHITA, KANSAS

Station KFBH—Broadcasting

Policies that Pay

## Oklahoma—Continued

**BLACKWELL—\$66,000**

Lowell Curry, Ralph Ham, Roy Stanley.

**CHICKASHA—\$135,000**

Thos. Barrett, Cleve Christian, John Doak, Hilliard Ellis, John Hart, Chas. McCoy, Denver Robinson.

**CLAREMORE—\$26,000**

Stella Goodwin, Rolland Haymes, Romeo Pollard (contractor).

**CLINTON—\$69,000**

James Ellison, Horace Steel, Imogene Thomas, Chas. Welch, Harvey Willis.

**DUNCAN—\$97,000**

Frank Ansel, Joseph Carmichael, Hugh Carson, Joseph Curtis, Irving Gossett, Beeson Grantham.

**DURANT—\$55,000**

Columbus Heard, Ben Ingram, Paul Laird, Edwin Lee, Clement McElreath, Rev. James Tatum.

**EL RENO—\$51,000**

Joseph Hinds, Alva Hoffman, Walter Miller, Edna Patterson.

**ENID—\$160,000**

Pearley Chappelle (minister), Robert Cline, Jr., Percy Courtney, Bert Horrall, Emma Preston, Pettus Secrest.

**FORT SILL—\$20,000**

Joseph Keeler (U. S. Army officer), Geo. Mengel, Claudine Osborn, Geo. Trip-litt.

**GUTHRIE—\$30,000**

Grant Bradford, Asa Butler, John Pollard.

**HOBART—\$34,000**

Harry Dunn, Julius Grieser, Edna Lawson.

**KINGFISHER—\$60,000**

Henry Dunlap, Josiah Gooden, Wm. Scheirman, Mary Shaw.

**LAWTON—\$88,000**

Lister Bailey, Charley Hennessee, Mathias Koehler.

**MANGUM—\$38,000**

Harry Mecum, Edgar Mosby, Nina-eva Rice, Elmer West.

**MEDFORD—\$14,000**

Louise Custard, Geo. Hill, Gladys Neumayer.

**MUSKOGEE—\$233,000**

Melinda Hopper, Thos. Hughes, Wm. Pearson, Andrew Shunkey.

**NEWKIRK—\$20,000**

Paul Mead, Minnie Murray, Reubin Stricklin.

**NORMAN—\$95,000**

Addie Berry, Benjamin Curtis, Dorothy Lomax, Esther Monical, Ella Rake-straw, James Smith, Thos. Thompson, Sr.

**OKLAHOMA CITY—\$3,144,000**

Life insurance payments averaged \$67 per family.

They represent 100 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 22 year period equal the city's annual retail trade volume.

Over a 5 year period life insurance payments equal the total savings bank deposits in the city.

## Over 206 Ordinary Claims

Harvey Beatty, Anthony Belock, Geo. Benedict, Mary Benedict, Frank Blair (Mgr. Okla. Mfg. Co.), Carl Boerner, Bessie Bootes, Walter Brittain (retired oil producer), Fred Brown, Samuel Byrd, Wm. Caldwell, Wm. Camp, Bertrice Campbell, Clarice Carpenter, Roberta Caruthers, Moses Cohen (retired), Fred Coombs (realtor), Chas. Cooper, Randolph Curtis, Edith Dains, Max Daniels, Burris Davis, Orval Estell, Verba Few, Marion Ford, Jr., Marion Forsyth, Martin Genzer, Alice Hakes, James Harvey, Bascom Headrick, E. Hodges, John Hopkins, Kavanaugh Houston, Vyrgel Houston, Anna Hoyle, John Hudson (electrical contractor), Margaret Hughes, James Humpel, Albert Jedlicka, Edgar Johnson, Bert Jones, Bess Joslyn, Sarah Kitchen, Hardin Lair, Isaac Levy, Ross Long.

Raymond McAllister, Wm. McAtee, Arthur McCabe, Reed McConnell, Thos. McConnell, Wm. McCraw, Beula Mahaney, A. Malcolm, Robert Mason, Roy Mayall, Aylmer Meek, Wm. Miller (grocer), Joseph Nay, Virgil Neeley, Thos. Newhouse, Wm. Newsom, John Oakley, Howard Pantel, Jr., Wm. Purkiser, Alvin Ramey, James Ray, Frank Rice, Walter Rixey, Thos. Sanders, Martin Schofield, John Seibel, Henry Sharp, Francis Shepherd, Frank Shock, Emmett Simms, Gordon Simms (ins.), Jerry Smith, Mack Snider, Joseph Spencer, Harry Stuart (atty.), Glenn Taylor, Chas. Thompson, John Tomerlin (atty.), Earl Tompkins, Elisha Townsend, Marie Tuma, John Tyler, Marion Wallace, John Watt (police chief, F. Weedman, Homer Wiley, Ed Williams.

**OKMULGEE—\$175,000**

Thos. Bacon, Harve Bloomfield, Cecil Childers, Malcolm Cook, Attie Pinson, Bessie Summers.

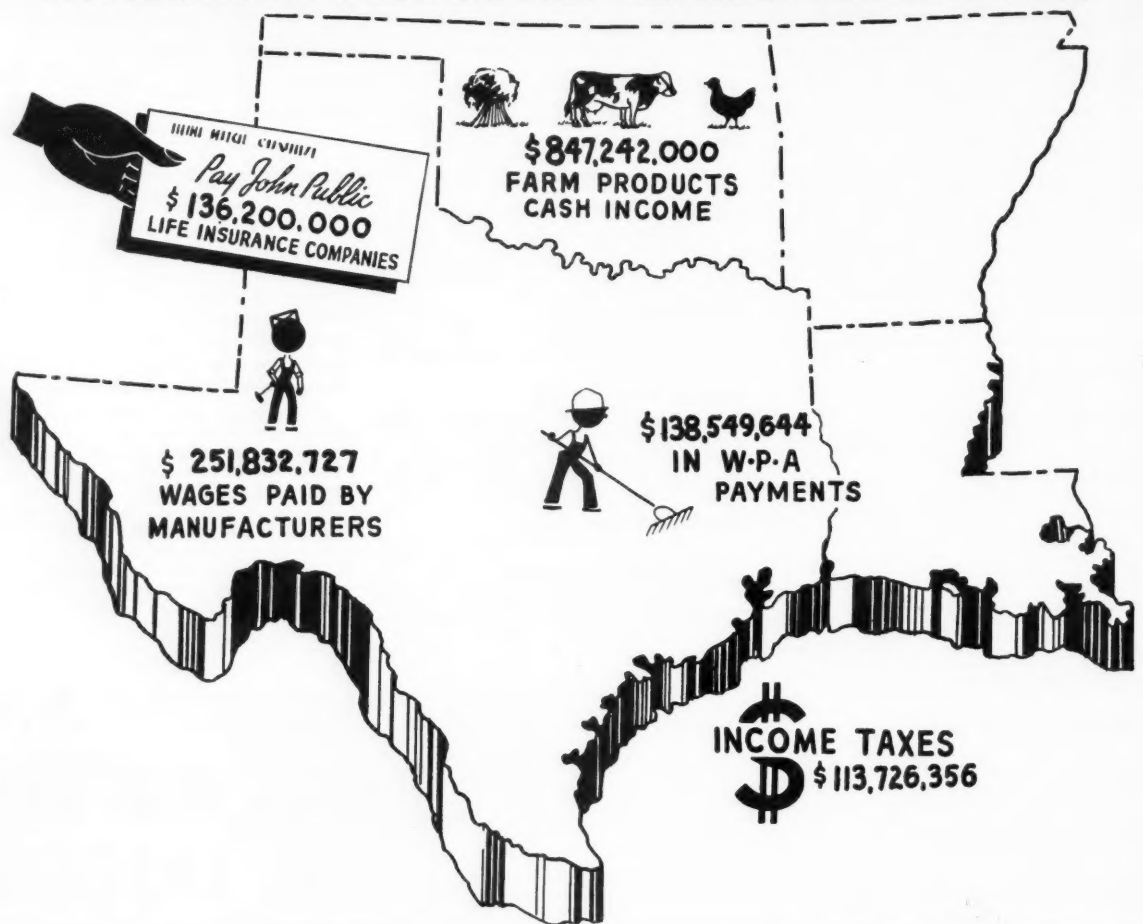
**PONCA CITY—\$196,000**

Frank Bridgeman (druggist), Jennings Cheek (pharmacist), Wm. McKinley, Harvey Parker (hdwe. dealer), Lola Taylor.

**SAPULPA—\$90,000**

Charles Conley, Mace Gay, Bruce

## PAYMENTS IN WEST SOUTH CENTRAL STATES IN 1939



Morris, Mary Pierpont, Stella Stroup, Elbert Wallace (realtor).

**SEMINOLE—\$85,000**

Robert Bryan, Dewitt Davis (druggist), Ruby Grisso, Amy Livingston.

**SHAWNEE—\$248,000**

Sam Currie, Virginia Estes, Margaret Fox, Mary Hurd, Willard Johnston, Rev. Oscar Lee, Helen Rhodes, Wm. Stark, Ida Wiggs.

**STROUD—\$29,000**

Alonzo Egnew, Geo. Stephens, Otto Unglesbe, Bert Van Sickle.

**TULSA—\$2,920,000**

Life insurance payments averaged \$79 per family.

They represent 61 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 17 1/2 year period equal the city's annual retail trade volume.

## Over 143 Ordinary Claims

Leslie Abbott, Wilda Algeo, Leander Anderson, Terrell Barnard, Robert Bass, Lewis Battenfield, Ira Beecher, Orton Bigger, Charles Blessing, Ernest Blon-dean, Molesto Bond, John Bossler, Lucille Brown, T. Brown, Jr., Edwin Catlett, Robert Chaney, Geo. Deck, Robert Dickey, Ben Dougherty (contractor), Geo. Dunn, Joseph Frates, Susan Goforth, Lloyd Grove, Trevor Hambleton, Arthur Han-kins, Rachel Hill, Edward Howard, James Hunter (Gen. Supt. Pipe Lines, Gulf Refining Co.), Lillie Kennamer, Walter Ken-nedy, Chas. Kessler, Daniel King, Harry Klinger, Geo. Laswell, Chas. Lueck, Jr., Harold McCoy, Royal Miller, Rudy Moehl-mann, Ernest Moody, Jessie Moore, Rhea Moore, John Neet, Wm. Nelson, James Norton (realtor), Jack Penrose, Samuel Phillips, Oliver Searcy, Wm. Shadley, Raymond Sheehan (pipeline contractor), Homer Six, Don Smith, Oscar Staples, Mary Tidwell, Anna Wasson, Gladys Wig-gins, Richard Wilson, Wm. Young.

**WEATHERFORD—\$24,000**

Edward Boyer, Marshall Eaton, John Leonard, Jr.

**WEWOKA—\$68,000**

Vernon Schultz, Hilary Shackleford (druggist), Clyde Wolfe (atty.).

**YUKON—\$22,000**

Geo. Basel, Anna Hanska, Harold Hutchison.

**OTHER OKLAHOMA TOWNS—\$1,960,000 (Partial List)**

Aline: E. Boozie.—Altus: C. Shod-grass, J. Talkington.—Amber: C. Huck-

aby.—Amorita: R. Schwint (banker).—Anadarko: J. Ellison.—Antlers: E. Rod-man, C. Thurman.—Arapahoe: W. Caban-niss.—Asher: G. Lewis, G. McQuain.—Atoka: L. McGahey. —Bearden: C. Treat.—Beggs: A. Deal.—Blanchard: J. Bond.—Blockville: K. Johnston.—Booker: F. Mc-Caughtry.—Boynton: A. Webster.—Braggs: H. Kyser (atty.).—Rristow: J. Smith, J. Wells.—Broken Arrow: Wm. De Weese.—Butler: R. Stoddard.—Byron: B. Case.

•Caddo: J. Moore.—Canton: A. Pad-berg.—Canute: Virgie Melvin.—Castle: J. McKernan.—Cashion: F. Smith.—Chel-sea: C. Donelson, Prentice Donelson.—Chero-kee: B. Allison, Emma Hester.—Cheyenne: Avah Ewing.—Chocktaw: C. Grant.—Cleveland: R. Sallee.—Collinsville: J. Mc-Ginnity.—Commerce: W. Nelson, J. Young.—Cookson: G. Watkins.—Cordell: J. Mo-len.—Coweta: A. Giger.—Crowder: D. Hal-ley.—Cushing: W. Weaser.—Custer City: V. Noble. —Dacoma: W. Hunt.—Davidson: T. James.—Dewey: T. Crawford.—Disney: G. Files.—Drumright: Belle Gilbert.—V. Rider.—Durham: G. Estes.

•Earlsboro: Ruth Sangster.—Ed-mund: J. Faulkner, A. McBride.—Elgin: A. Allen.—Elk City: G. Donahoo. —Fair-land: Ulah Moore.—Fairview: L. Early, J. Voorheis.—Fleetwood: C. Ridings.—For-gan: C. James.—Francis: J. Williamson.—Frederick: A. Polk. —Gate: F. Kenneck.—Glencoe: J. Helwick.—Gotebo: M. Dodd.—Grandfield: H. Kinzer.—Granite: Maggie McClure, Agnes Pellow. —Hammon: Clar-ice Smallwood.—Hartshorne: J. Alderson, T. Allen.—Hastings: W. Hight.—Heav-ener: J. Graham.—Hennessey: C. Kelly.—Henryetta: T. Black (jeweler).—Hoffman: J. Buck.—Hollis: B. Webb.—Hominy: E. Comer.—Hooker: J. Smith, A. Waller.—Hugo: Rubya Henry, C. Shelton.—Hydro: E. Gilmore, O. Stout.

•Idabel: A. Mitchell, J. Splaun.—Inola: S. Franklin. —Jenks: P. Cunning-ham, B. McLean.—Jet: R. Cavett, Katherine Hickman (postmistress). —Kaw City: L. Cook.—Kingston: J. Howard. —Lam-bert: P. Thorndyke.—Lebanon: J. Logan.—Lindsay: I. Wheeler.—Logan: G. Klep-per.—Lorgan: C. James.—Luther: J. Bed-nar. —Madill: W. Finefrock, Martha Han-cock.—Marlow: G. Pennypacker.—Miami: W. Todd.—Mounds: B. Harvey.—Muldrow: T. Collins (physician). —Nash: F. Jack-son.—Noble: J. Stufflebean.—Nowata: G. Baker.

•Oilton: E. Franklin.—Okemah: B. Maddox.—Olustee: B. Moreau.—Orlando: R. Birket, C. Walls. —Paden: K. Kirk-man.—Pawhuska: W. Fryer, L. Russell.—Picher: J. Evans.—Piedmont: B. Simpson.—Pocasset: F. Dubois.—Poteau: D. Fincher.—Prague: J. Bartos, C. Brezny.—Pryor: C. Whitehead. —Randlett: J. Ben-ley, J. Reed.—Red Rock: F. Dufek.—Roosevelt: R. Farrar, A. Gibson.—Rush Springs: F. Henton, G. Hill.—Ryan: A. Hillery, J. Hughes. —Salt Fork: P. Schultz.—Sand Springs: C. Dunn.—Sayre: H. Morrison.—Shattuck: A. Ehrlich.—Smithville: Robert Plunkett.—Stephens: Mary Hooper.—Sweetwater: J. Webb.

•Tahlequah: S. Blackard.—Tecum-seh: C. Herrington.—Temple: W. Reiser.—Tenkawa: E. Chase.—Texhoma: A. Ren-ner.—Tipton: G. Hannah.—Tonkawa: W. Smith, Anna Thornton.—Tuttle: R. Bow-ers, J. Davis.—Tyrone: A. Lawder. —Vian: Sophronia Aston, Silas Trotter. —Wakita: H. Guthrie, Sadie Hunter.—Walters: H. Childs, Georgia Walker.—Wapanucka: S. Bigger, N. Geist.—Washita: W. Reedy.—Wayne: W. Swinford.—Waurika: R. Ellis.—Webb City: C. Taylor.—Welch: J. Dob-kins (banker). —Weleetka: Ray Richard-son.—West Tulsa: C. Harris.—Wetumka: D. Graham Diggs.—Woodward: L. Brack-ett, A. Cariker. —Yale: J. Goodall.

## LOUISIANA

Total Payments	\$24,000,000
Rank in Payments	29th
Rank in Population	22nd
Payments Per Capita	\$11.26

Largest Company Domiciled in State: Pan American Life of New Orleans.

Ordinary life insurance in force \$719,310,000 on 300,088 policies or \$337 per capita. Average size of policy in force \$2,397, average new policy sold in 1939 \$2,384.

The \$24,000,000 in life insurance money

Names in each town are only a partial list of claims paid during 1939.



## Louisiana—Continued

paid to the residents of Louisiana in 1939 was slightly less than the \$26,782,798 in W. P. A. payments in the state for the fiscal year, was almost three times the \$9,453,670 in P. W. A. grants, and \$1,500,000 in excess of the federal agricultural adjustment program payments of \$22,548,943, and nearly six times the \$4,321,579 in federal payments to the state under the social security act, thus demon-

strating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were nearly one and one-half times the \$17,891,643 federal income taxes collected in Louisiana, two-fifths of the \$60,203,023 in wages paid by manufacturers in the state, over one-fourth of the \$93,830,000 total savings bank deposits and over one-fifth of the \$112,684,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ALEXANDRIA—\$496,000

Curtis Berlin, Harry Brenner (lumberman), Emmett Epping, Thos. Gamble (grocer), Frances Lawless, Wm. O'Neal, Achsah Peninger, Geo. Walker (Agt. Pan-Amer. Petroleum Corp.), Mary Wolf.

## ARCADIA—\$28,000

Wm. Byrd, Adie Rogers, Wilson Williams.

## BASTROP—\$56,000

John Green, Wm. Harrell (ins.), Sam Johnston, Herbert Selby, Cora Young.

## BATON ROUGE—\$678,000

Over 358 Industrial Claims—\$50,927  
Pierre Aubre, Gertrude Bishop, Selby Burns (plantation mgr.), Paul Cook, Elpheg Dugas, Lewie Ellis, Wm. Ford, Wm. Gay, Thornton Gorrell, Gabriel Kahn, Robert Keup, Newton Kershaw, Arleigh Kidd, Wm. Mercier (retired), Ventres Palmer, Clare Ramires, Samuel Raymond, Chas. Schwing (atty.), Atticus Wren (Pres. Baton Rouge Securities Co.).

## CROWLEY—\$114,000

Angelas Istre, Birdie Istre, Percy Lawrence.

## FARMERVILLE—\$52,000

Fenner Murphy, Zollie Rabun, Geo. Ward.

## LAFAYETTE—\$210,000

Over 156 Industrial Claims—\$28,124  
Calvin Chawin, Mildred Chawin, Carson Dressel, Felix Hebert, Henry Klingman, Louis Lebourgeois, Jr., Walter Lessard, Loy Olivier, Benson Pertuit, Lilly Trlay.

## LAKE CHARLES—\$453,000

Over 13 Industrial Claims—\$2,580  
Thos. Crowley, Dennis Foster, Jr., Ernest House, Thos. Hutchins, Milo Kreamer, Guy Moss, John Richardson, Thos. Tyler, Henry Chalkley, Wm. Conover.

## LAKE PROVIDENCE—\$30,000

Francis Bull, Gillis Franklin, Francis Ransdell (Judge).

## MONROE—\$591,000

Prentiss Atkins (Pres. Monroe Hdwe. Co.), Leon Cohn, Anthony Cohn, Thos. Pender, Marguerite Ray, Wm. Reardon.

## NATCHITOCHES—\$54,000

Ripley Corperin, Dranguet Suddath, James Toler.

## NEW IBERIA—\$45,000

Jos. Davis, William Fischer, James McKeever.

## NEW ORLEANS—\$10,140,000

Life insurance payments averaged \$91 per family.  
They represent 61 percent of the wages paid by manufacturers operating in the city.  
Life insurance payments over an 11

## JAMES W. SMITHER

Manager

Union Central Life Ins. Co.

1648 Canal Bank Bldg.  
New Orleans, La.

year period equal the city's annual retail trade volume.

Over a 24½ year period life insurance payments equal the total bank deposits in the city.

Over 259 Ordinary Claims  
Over 1,849 Industrial Claims—\$418,095

## CLAIMS BY AMOUNTS:

4—\$100,000 or over
5—50,000 to \$100,000
17—25,000 to 50,000
29—10,000 to 25,000
33—5,000 to 10,000
39—3,000 to 5,000
43—2,000; 49—1,000

Chas. Ahern, John Bagert, Mary Baudine, Mary Besnard, Margaret Bridgins, Walter Brandao, Marion Cash, Yvonne Chandler, Lucille Comeaux, Frances Dastugue, Fritz Dietlein, Lillie Dollmann, Jessie Downey, Myrtle Dreher, James DuBard, Albert Duffy, Chas. Fav-

rot (architect), Michael Flynn (contractor), Gustave Godchaux, Jean Gonon, Marvin Gregory, Annie Hamilton, Harry Haspel (executive), Rebecca Heffron, Abraham Hellman, Raleigh Hibbard (contractor), Bessie Hill, Dennis Hingle, Robt. Kelleher (V. P. C. T. Patterson Machinery Co.), Theresa Kenect, Thos. Kerry, Wm. Lanphier, Maggie Legon, John Lewis (contractor), James Lloveras, Ethel Mische, Susie Mahoney, Sophie Monticello, Jos. Moses, Chas. Nichols, Welhelmina Olson, Phillip Preaux, James Ross (executive), John St. Paul (justice supreme court), Alton Seale, Josephine Solis, Samuel Steiner, Katie Strain, Grace Shipman, Harold Stream (realtor), Victoria Tanchina, Steven Vaccaro, Jr. (Gen. Mgr. Tropical Ice Co.), Paul Voss, Wm. Warner, Dr. David Watson.

## OAKDALE—\$33,000

Clinton Gload, Nettie Gordon, Harry Pittman.

## OPELOUSAS—\$81,000

Thos. Casanova, John Healey, Wm. Henderson.

## PINEVILLE—\$26,000

Fannie Ingram, Geo. Lee, Iva Young.

## RUSTON—\$142,000

Thos. Harrington, Nellie Jones, Thos. Mills, Dr. Geo. Patterson, Chas. Tomlinson, Alton Wilder, Sr.

## SHREVEPORT—\$1,268,000

Over 55 Ordinary Claims  
Over 332 Industrial Claims—\$67,004  
Chas. Bernat, Vandell Boatner, Robt. Boisseau, Eugene Braswell, Chas. Brenner, Arthur Brown, Ace Collins (contractor), Maribel Crow, James Emery, Vada Farmer, Nicholas Favaron, Hoyt Garrard, Erle Harter, Robt. Howard, Glenn Hullinger (Area Mgr. Cities Service Co.), Clarence Keese, Sarah Levy, Robt. Lockett, Floyd Locklear, Griffin McCaskell, Ida Means, Grady Menington, David Phillips, Wm. Potter.

Sallie Sanford, Ed Simoneaux, Luther Smith, John Snyder (geologist), Myron Stockbridge (Cotton Oil Dealer), John Storey, R. Stringfellow, Guy Sturdy, Jr., Arthur Waldrop, Evan Walker (ins.).

## OTHER LOUISIANA TOWNS—\$1,966,000 (Partial List)

●Athens: Mary Gandy. ●Baker: Mattie Minor.—Baskin: R. Baskin, G. McNair.—Belmont: C. Davis.—Berwick: C. Jacobs.—Bogalusa: L. Fontana, H. Sharp.—Bossier City: T. Moore.—Breaux Bridge: H. Champagne.—Bunkie: Christine Bean, F. Butler. ●Chatham: Wm. Carpenter.—Colfax: Wm. Collier, C. Hattaway.—Columbia: Wm. Waggoner, L. West, Jr.—Cotton Valley: C. McCleery.—Covington: C. Diel (Supt. Mackie Pine Products Co.). ●Delhi: Dr. N. Collins, F. Loftin.—Denham Springs: O. Brown.—DeQuincy: J. Mason, G. Wallace.—De Ridder: A. Adams, J. Hinson.—Donaldsonville: P. Lemann.—Doyline: H. Plant. ●Elton: A. Fuisiller. ●Franklinton: W. Hunt. ●Gilesland: L. Colon.—Gilliam: J. Meares.—Gilbert: J. Hart, T. Kleinpeter.—Goudeau: W. Goudeau.—Greenwood: I. Thweatt (postmaster).

●Hammond: Dr. W. Brent.—Haynesville: A. Stewart, Emma Tinsley.—Hedlin: A. Poland.—Homer: Wm. Ford, A. Kinnebrew.—Houma: Anna Hill. ●Iota: R. Doucet. ●Jackson: J. Ago (supt. hospital).—Jena: J. Wright.—Jennings: Margaret Berger.—Jonesboro: J. Cox. ●Keachie: S. Johnson.—Kentwood: C. Lammar, T. Waller. ●Lake Arthur: C. Potter.—Lake Providence: M. Kaufman.—Leesville: O. Owen.—Livingston: C. Falcon. ●Mansfield: T. Morton.—Marion: Mary Thompson.—Marksville: Dr. L. Holoman.—Mer Rouge: A. Carter.—Merryville: Stella Walling.—Morgan City: Mary Bondreau, G. Forgey. ●Oak Grove: R. Grassy, R. Shilling.—Olla: J. Crawford. ●Pollack: Evie Harvey, Maudie Jones.

●Quitman: H. Brooks. ●Rayville: Wm. McKnight.—Robeline: J. Stevens.—Royne: Clara Andrus. ●St. Benedict: A. Fussell.—St. Francisville: J. Parker.—St. Joseph: G. Wilson.—St. Martinsville: A. Domengeaux.—Sherburne: W. Martin.—Sterlington: P. Lofton.—Swartz: W. McCallum, D. Stone (Supt. Huber Carbon Co.). ●Thibodaux: Josephine Price. ●Ville Plate: C. Lafleur.—Vinton: E. Sanborn. ●West Lake: Annie Mack.—West Monroe: M. Langford.—Winnfield: Anna Swanson, Cora Martin.—Winnsboro: S. Brashear, D. Harper.—Wright: A. Moulton.

## TEXAS

Total Payments	\$73,400,000
Rank in Payments	10th
Rank in Population	5th
Payments Per Capita	\$11.89

Ordinary life insurance in force \$2,549,834,000 on 1,194,302 policies or \$413 per capita. Average size of policy in force \$2,135, average new policy sold in 1939 \$2,014.

The \$73,400,000 in life insurance money paid to Texans in 1939 exceeded the \$52,235,561 in W.P.A. payments in the state for the fiscal year, was over five times the \$13,878,189 in P.W.A. grants, slightly less than the federal agricultural adjustment program payments of \$95,661,700, and over six times the \$11,843,922 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$70,816,454 federal income taxes collected in Texas, were over one-half of the \$132,505,115 in wages paid by manufacturers in the state, almost two-fifths of the \$196,867,000 total savings bank deposits and about one-sixth of

the \$442,228,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ABILENE—\$330,000

Over 80 Industrial Claims—\$15,100  
Drew Beams, Tyler Cagle, Livy Haney (ins.), Ed. Hughes, Thomas King, John Key, Virgil Miller, John Parker, James Quattlebaum, J. Rayburn, Arthur Rose, Luther Sadler, Millard Shaw, Jr., Clarence Starr, Wm. Swift, Myrtle Oliver, H. Wilson.

## ALICE—\$26,000

Flarra Hall, Omer Linder, Jesus Lopez, Jr.

## ALTO—\$31,000

Eugene Decker, Green Mynard, George Simpson.

## AMARILLO—\$626,000

Thos. Allen, Irene Caldwell, James Christakis, Arabella Fisher, Dr. Willis Flamm, Harold Fowler, Rabey Funk (architect), Linnie Hall, George Johnston, Naomi Kennison, Dr. Robert Killough, James McCauley, Maud Coble (ranching & investments), Herbert Miller, Robert

(CONTINUED ON NEXT PAGE)

## FUTURE SECURITY . . .

depends on a proper vision of the future.

A Life Insurance General Agent, through the very nature of his set-up, has that vision, and is doing his part to build something of permanent value to assure his future security.

For Agency Information Address

FRANK T. LIMONT,  
Superintendent of Agents



## PAN-AMERICAN LIFE INSURANCE CO.

NEW ORLEANS, U. S. A.

CRAWFORD H. ELLIS  
President

EDWARD G. SIMMONS  
Executive Vice-Pres.

Names in each town are only a partial list of claims paid during 1939.

## Texas—Continued

Nash, Millage Pierce, Wm. Pirschell, Elvin Proper, Harold Rodgers, Leo Sheridan, Wm. Sloan, Bessie Smock, I. Steinhorn, Wm. Stephens, Robert Wales, Kate Wall, Jas. Whittington, Allen Willborn, Louisa Williams, Ferdinand Zimpher.

**ABELLINGTON—\$24,000**

Wilson Douglass, Mary Knapp, Clarence Watt.

**ATHENS—\$30,000**

Dave Broom, John Easterwood, Renie Keeton, Forest Till.

**ATLANTA—\$21,000**

Helen Gunn, Emma Hartley, Calvin Newkirk, Calvin Powell.

**AUSTIN—\$812,000**

Over 67 Ordinary Claims

Myrtle Aderhold, Oscar Beckham, Fred Bernd, George Bond, James Brown, Aberham Carpenter, Thomas Daily, Hosea Gantt, Frances Grissom, Warner Hancock, Mailey Hardy (atty.), Emma Hariss, Thomas Henderson, Joseph Jayne (ins.), Henry Johnson, Edward Junkin, Robert Leman, Veda Lightsey (Pres. Lightsey Cab Co.), Joseph Luckinger, John Martin, Wallace Miller (realtor), Meyer Netter, Oscar Newton, Henry Nolen, Ola Outlaw, Bertha Peterson, Charles Petmecky, Leslie Russell, August Schuldt, Wm. Schulze, Sallie Sneed, Arnold Suber, Paul Wilde, Hugh Woods, Dr. Gladwin Woodworth.

**BEAUMONT—\$357,000**

Over 44 Ordinary Claims

Over 249 Industrial Claims—\$43,673

Ernest Ames (dentist), Dr. E. Arnes, John Blanch, Earl Blasingame, Frank Chute, Sam Debes, Edward Donohue, C. Graham, Jr. (V. P. White House Dry Goods Co.), Charles Graham (banker), John Harlan, John Homenlay, George Hopkins, Robert Jackson, Bennett Johnson, Grady Jones, Steve Keely, Leo Kingrey, Willard Leicht, Charles Logan, Jesse Long, Eugene McMahon, Henry Mauer, John Murchison, Howell Murphy, Carl Nelson, Pauline Nichols, Wm. Parker, Dr. Howard Pedigo, Verna Sheeks, George Shepherd, Sam Selmsky, Edmond Valee, Wm. Vicknair, Clarence White.

**BEEVILLE—\$73,000**

Albert Kahler, Dr. Houston Neeley, Henry Welder, John Wilson (vice-pres. bank).

**BIG SPRING—\$120,000**

Steve Baker, Samuel Buchanan, Clayborne Duval, Lee Eubanks, Valney Fuglaar, James Long, Joseph Millaway, Leo Nall, Tohe Paylor, James Sinclair, Walter Vastine.

**BISHOP—\$31,000**

Guillermo DeGonzles, Claude Hickman, Rudolph Menn.

**BORGER—\$38,000**

Marvin Brookreson, T. Childress, John Evans, Wm. Reams.

**BRENNHAM—\$92,000**

Alson Adamek, James Day, Fred Hueske, Walter Hueske, Alfred Mueller, Wilhelm Neumann, Hoffman Reese (sheriff), Gustav Spinn.

**BROWNFIELD—\$116,000**

Joel Hyman, Emmet Redford, Wm. Toone, Wm. Craig, George Easterly, Juan Perez, J. Thomas, George White.

**BROWNWOOD—\$57,000**

Ernest Berry, Cassie Cadenhead, Noel Cropp, George Kidd, Maurine Middleton.

**BRYAN—\$51,000**

Carl Cole, Frank Conrad, Thomas Higgs, Sam McDaniel, Wm. Miller (druggist).

**CHILDRESS—\$63,000**

Gertrude Allen, F. Atkinson (druggist), Wm. Logan, James Mitchell, Alva Shafran.

**CISCO—\$40,000**

John Elkins, John Edacott, Joseph Wallace.

**CLARKSVILLE—\$29,000**

Elizabeth Jamison, Nathaniel McCulloch, Thomas Smith, Charles Williams.

**CLEBURNE—\$84,000**

Luella Campbell, Carrie Chapman, Elizabeth Crook, Giles Crutcher, Harlan Gallaway, Sr., Sam Pagaus, Alonzo Walls.

**COLORADO—\$40,000**

Earl Gunn, W. Moseley, Thomas Ratliff.

**COMANCHE—\$36,000**

Robert Allen, Hattie Cocker, Wm. Dupuy, Allie Ganes, Geo. Holmsley, Frank Hughes, William Robertson.

**CONROE—\$25,000**

Ira Daniel, Ida McCurdy, Lester McGuire, Wilma Terrell.

**CORPUS CHRISTI—\$692,000**

Over 269 Industrial Claims—\$47,960

James Boyd, Wm. Brennan Fielding Cochran, E. Ferrell, James Fuller, Farris Garrett, Gertrude Gonzalez, Henry Gouger, Ben Grisham, Leroy Grote, Maurice Hughes, Cora Hutchins, Lewis Jones (atty.), Harry Kincaid, Wm. Kinsolving, Wm. McBurnett, Robert McCulloch (dentist), Wm. McMullen, Jose Marques, Rafael Martinez, Thos. Nash, Jr., Charles Porter, James Rhodes, Alvin Stringer, Robert Walley.

**CORSIKANA—\$439,000**

Over 25 Industrial Claims—\$2,500

Byron Cheney, Samuel Daiches (jeweler), Charles Davis, Frank Drane (banker), Robert Farmer, James Glasscock, James Hamilton, Henry Harrison, James Webb.

**COTULLA—\$39,000**

Lewis Gaddis, Felipa Gonzales, Clarence Manly (ins.), Jove Robbles.

**CROWELL—\$28,000**

John Allison, Wm. McKown, Orval Orr, Verda Thompson.

**CUERO—\$64,000**

James Brown, Manuela Martinez, John Miller, Wm. Schiweitz.

**DALLAS—\$4,858,000**

Life insurance payments averaged \$72 per family.  
They represent 34 percent of the wages

**E. F. WHITE**

General Agent

Connecticut Mutual Life Insurance Co.

"Established at Hartford one year after Texas was admitted to the Union."

Dallas, Texas

paid by manufacturers operating in the city.

Over a 5½ year period life insurance payments equal the total savings bank deposits in the city.

Over 304 Ordinary Claims

Over 365 Industrial Claims—\$97,672

CLAIMS—BY AMOUNTS:

1—\$250,000 or over
2—100,000 to \$250,000
5—50,000 to 100,000
10—25,000 to 50,000
37—10,000 to 25,000
25—5,000 to 10,000
61—3,000 to 5,000
58—2,000; 105—1,000

Bertha Albright, Eugene Angus, Nola Baker, Ray Baldwin, Martha Barr, Mary Beckham, Dony Beddo, Helene Bislinger, James Bookout, Roy Bryant, Wm. Bryant, Myrtle Burnett, Allen Burns, Alvin Cahn, Herbert Calhoun, Frank Carsey, Wm. Carter, Wm. Cather, Maurice Charvoz, John Clark, Wm. Clarke, Kelley Clifton, Lloyd Cloud, David Coffman (atty.), Wm. Collier, Ella Connevey, James Connor, Charles Cookerly, Oran Cooper, Wm. Cornett, Fay Couey, Morgan Covington, Wm. Cox, Edwin Crinn, Charles Danna, Charles Davis (Pres. Dallas Power & Light Co.), Willis Dearing, Thomas De Voss, Una Dixorn, Edwin Doggett (grain dealer), George Danolson (atty.), Wm. Dunlap, James Ethington, Ezra Fudge (Pres. Duke & Ayres, Inc.), Albert Gen-

## Names in each town are only a partial list of claims paid during 1939.

try, Samuel Gentry, Virgil Goldsberry, Samuel Goodman, Wm. Gorman, John Graham, Juanita Holback, Gladys Hamberlin, Lillie Hammond, Thomas Hanlon, Thomas Hardy, Sam Harry, Louise Hartman, Robert Hawks, Chesley Haynes, Douglas Henderson, Elmer Hendrick, Harry Herndon, Michael Herring, Ulric Hobson, Charles Holtz, Harry Horton, Moss Hulsey (bank examiner).

Julian Ivy (ins. broker), Lewis Johnson, Samuel Johnson, Karam Kelly, Frank Kennedy, C. Knight, Fred Leze (V. P. Magnolia Petroleum Co.), Wm. Lemly, Lenn Lewis, Morris Lillienstern, DeWitt Loyd, Joseph Luttrell, Mitchell Lyon, John McClure, James McCoy, Buckner McKinney, Orren McKnight, Aaron Margules, Marvin Martin, Donald Maxwell, Wallace Metcalfe, Arthur Miller, Glen Minter, George Mizrany, Sr., Stephen Mobley, Clyde Montgomery, Charles Moore (investments), Henry Mouzon (ins.), Walter Mueller, Raymond Norris, Eugene Ogletree, Anita O'Hara, Melville Ohring, Peter Owen, Wm. Pace, Robert Palmer, Christ Pappas, Loranzo Parker, Hal Patrick, Geo. Peterman, Harry Peterson, Nelson Phillips (Former Chief Justice of the Supreme Court), Wm. Phillips, Newt Pitt, Irving Foulson, Uris Price, Charles Runkin (ins.), T. Ransom, Edw. Roark (atty.), Eugene Rogers, James Sandsberry, C. Schoolar, Gross Scruggs (ins.), Millard Shaw (atty.), Pink Smith, Wilford Smith, James Somerville, Hassie Spain, Frances Spencer, Alberta Stanton, G. Stine, S. Estringer, Cleo Swepston, Thomas Switzer, Cullen Thomas, Thomas Tipton (investments), Floyd Tomes, Wm. Toone, Robert Tyson, Jas. Veazey, Grover Wagner, Sam Wakefield, Frank Way, Ray Webster, Ernest West, Jr., Jefferson West, James White, Robert White, Ransom Wiley, C. Winn.

**DEL RIO—\$67,000**

Jose Cardenas, Sr., Mary Dawson, Thomas Rancier.

**DENISON—\$118,000**

Madie Cline, R. Frank, M. Freeman, Belle Graham, Nellie Halton, Anna Hunter, Rufus Jennings, Neaggle Larkin, Charles Lovelace, Minnie Rucker, Marion Stowers, Edward Walker.

**DENTON—\$77,000**

John Cook, James Fuller, Octla Hannah, Charles Lamar, Ross Renfro, Wm. Starling, Henry Williams.

**EAGLE PASS—\$146,000**

Roger Carson (druggist), Clotilde Gomez, Dr. Lea Hume, Harvey Kennedy.

**EASTLAND—\$38,000**

George Brogdon (atty.), George Kaeantonis, Margaret King, Frank Roy.

**EDINBURG—\$149,000**

Edward Brown, Chas. Fortson, Sr., Jose Guerra, Dr. Drew Handley, Robert Harper, Marvin McAskill, Velma Montague, Wylie Ray.

**EL CAMPO—\$21,000**

Ralph Cochran, Wendell Cummings, Vera Garner.

**EL PASO—\$1,477,000**

Life insurance payments averaged \$61 per family.

They represent 71 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over an 18½ year period equal the city's annual retail trade volume.

Over a 20 year period life insurance payments equal the total bank deposits in the city.

Over 72 Ordinary Claims

Over 161 Industrial Claims—\$76,852

James Abraham, Will Amelon, Marvin Blount, Carlos Bray, Harvey Brechbill, James Brown, Jose Chavez, John Cooley, Dr. John Crimen, Robert Dawson, Margaret Dean, Juan Esparza, Juan Fierro, Enrique Figueroa, Leo Floyd, Nicholas Gillet, Robert Grantham, James Hudson (realtor), Andrew Kruger, Horace Lay (ins.), Perry Lyons, Lawrence Mc-

Knight, Francis Macias, Charles Montfort, Harry Parson, Dr. Dolittle Podarte, Jose Rivera, Robert Wittman, Frederick Simmons, Dr. Herbert Stevenson, Dr. John Tappan, Margaret Taylor, Hugh Watters, Joseph Zelman (realtor).

**ENNIS—\$78,000**

Wm. Aldridge, Jessie Kelley, Alderva McNabb, Josef Mach, Charles Moss-hart, W. Pryor, Noel Reynolds, Robt. Se-crest, Jessie Sherman, John Williams.

**FLOYDADA—\$26,000**

James Archer, Dr. Carl Arnold, Robert Strickland.

**FORT WORTH—\$3,170,000**

Life insurance payments averaged \$74 per family.

They represent 37 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over an 18 year period equal the city's annual retail trade volume.

Over a 4½ year period life insurance payments equal the total savings bank deposits in the city.

Over 187 Ordinary Claims

Over 169 Industrial Claims—\$48,017

CLAIMS BY AMOUNT:

2—\$100,000 or over
4—50,000 to \$100,000
6—25,000 to 50,000
9—10,000 to 25,000
22—5,000 to 10,000
44—3,000 to 5,000
37—2,000; 63—\$1,000

Carrie Aker, Dora Allard, Mose Anderson, Robert Bennie, Joseph Byars, Hugh Calhoun, Sr., Normat Callens, Edmund Carter, Robert Cartan, Richard Colbert (Pres. Ft. Worth Natl. Bk.), John Connelley, Belle Crawford, Stellite Crumpton, Richard Cunningham, Charles Curtis, David Daniel, Walter Dews, Donald Dixon, Mary Doherty, H. Dollar, Joseph Elcher, Robin Elliott, Wilbur Estill, John Everett (druggist), Stinson Boyer, Roy Faires, Drew Finch, Edwin Finley, Gordon Fitzgerald, Dr. Arthur Flickwir, James Frierson, Jos. Finch, Geo. Gause, Joseph Gill, James Goff, Cullen Graves, Lester Graves, Lloyd Grimes, John Hancock, Roscoe Hanks, Eva Harbison, Reuben Hatfield, Charles Henley, John Hewett, Joe Hines, Wm. Hodge, Martha Hoffman, Enyard Hukill, Wm. Hutchison, Claude Johnson, Jessie Kelly, Edgar Kerr, Alice Knight.

Chama Lacy, Lucius Lance, John Letterle (ins.), Rowlan Lewis, Walter Logan, Terrel McDonald, Blanch McLendon, Michael Magee, Alice Magruder, Wm. Meyers, Claude Moore, Charles Neal, Marcus Nelson, Isaac Newton, John Noah, Vaughn Osborn, Perry Packer, John Phillips, Allen Pilgreen, James Pitts, David Poindexter, Lawrence Priest, Sr. (oil investments), Arthur Rattan, Jessie Rawley, Mansfield Ricketts, L. Robinson, Charles Raehl (contractor), Andy Rogers, Charles Rominger, Lee Russell (cattleman), Henry Rutherford, Lee Secret (undertaker), Wm. Self, Albert Smith, Carroll Southwell, John Sparks (banker), Manuel Stanley, Charles Team (cattle dealer), John Thompson, Wm. Thompson (realtor), E. Vance, Eric Westland, Hillary Williams, James Wilson, Arthur Wilman, G. Wright.

**GAINESVILLE—\$85,000**

Jacob Allemen, Wiley Corbin, Gilbert Irwin, Hugh Harrell, Wm. Leverett, John Sunris.

**GALVESTON—\$780,000**

Over 126 Industrial Claims—\$26,375

Wallace Anspell, Mignon Brick, John Carter, Floyd Ellis, San Gairdo, Emille Guldeberg, Lacy Gwin (retired), Alex Hermanson, Louis Hurlbut, Jules Jacobs, Harry Knight (university professor), Mablin Mitchell, Claude Moore, Per Peterson, LeRoy Reed, John Rivas, Maco Stewart (atty.), Dr. James Stimson, Jr., Ora Vainani, Charles Ziegler.

(CONTINUED ON NEXT PAGE)

# WRITE US NOW!

A company writing participating and non-participating Life Insurance will consider applications for agency connections from Oklahoma, Louisiana, District of Columbia, Tennessee, Mississippi, Texas, Cuba, Hawaii and Porto Rico.

## STERLING NATIONAL LIFE INSURANCE COMPANY

HOME OFFICE: Houston, Texas

A. M. MILLER, President



## Texas—Continued

## GARLAND—\$110,000

Glenn Brown, Anna Conoly, Dr. Benjamin Freeman, Ailie Hamilton, Clyde Shugart.

## GEORGETOWN—\$47,000

John Brewster (retired banker), Charles Edons, John Taylor (ins.).

## GILMER—\$26,000

Robert Barnwell, Hule Moore, Daniel Wheeler.

## GONZALES—\$36,000

Emma Aldenhoven, Louise Calvey, Alfred Lissner (oil broker), Clara Tabera.

## GOOSE CREEK—\$38,000

Over 16 Industrial Claims—\$5,301  
Alva Ashwood, Chas. DuBose, Nicholas Dudley, Jannie Wollick.

## GRAHAM—\$33,000

Tommie Gilmore, Wm. Morton, Noah Smith, Wm. Worsham.

## GREENVILLE—\$145,000

J. Barling, Dr. Will Cantrell, W. English, Mary Hofner, Wm. Horn, Robert Lewis, Mary McGarry, Wm. Norman, James Portwood, Newton Rawls, Albert Russell, Margaret Wright.

## GROESBECK—\$34,000

Wm. Basden, George Graves, Morris Plerie, Mrs. W. Roy, Mannie Thompson, Jimmie Walter.

## HAMLIN—\$39,000

Dr. Arche Pardue, Mary Pardue, David Sauls, Mitt Tidwell.

## HARLINGEN—\$113,000

Over 47 Industrial Claims—\$3,542  
Lillian Brady, Oscar Joyner, Wm. Newman, Wm. Townsend.

## HENDERSON—\$67,000

Mildred Brown, Robert Davidson, Maudie Gibson, Robert Griffin, Birdie Newman, Archie Norwood.

## HILLSBORO—\$93,000

Wm. Alfrey, Nellie Gibson, Robt. Hooker, Turner Knight, Wm. Martin (att.), Jeff Mock, George Russell.

## HOUSTON—\$6,259,000

Life insurance payments averaged \$83 per family.  
They represent 31 percent of the wages

## THE SHEPHERD AGENCY

E. D. Shepherd, Sr. E. D. Shepherd, Jr.

General Agents

The Connecticut Mutual Life Ins. Co.

Incorp. 1846

1804 Esperson Bldg.  
Houston

paid by manufacturers operating in the city.

Life insurance payments over a 17 year period equal the city's annual retail trade volume.

Over 330 Ordinary Claims  
Over 805 Industrial Claims—\$163,644

## CLAIMS BY AMOUNTS:

2—\$100,000 or over  
3—50,000 to \$100,000  
16—25,000 to 50,000  
28—10,000 to 25,000  
26—5,000 to 10,000  
82—3,000 to 5,000  
68—2,000; 105—1,000

E. Abramson, Harley Addison, Henry Ahlers, Monroe Anderson, Thomas Andrews, Dr. Edward Armstrong, Harold Arnold, Frederick Arto, Chas. Barron, Donald Barton, Joseph Basquez, Robert Bauman, M. Bellows, James Bertrand, John Benziger, Joseph Bleike, Leonard Blitch, Sam Bloomberg, George Gorgstrom, Daniel Boyles, J. James Bowden, F. Bradley, Harry Bragg, Wm. Bretschprecher, E. Bristol, Isaac Brown, Thomas Browne, Joe Bruckmuller, Alfred Burck, Paula Cabazos, Henry Cadwalder, Frederick Cairne, James Campbell, J. Cannon, Robert Carmichael, D. Carson, Jack Caton, Fred McDaniel, Lamar Cecil, Walter Chambers, E. Cheshire, Joseph Cetta, Mary Coble, Henry Cochran, Dugal Collier, A. Combust, W. Conroy, Nicolas Coronis, Dr. R. Cox, Francis Crimmins, E. Cutting, Lex Davis, Edward Deaver, Wm. Diederich, Theo. Duncan.

Vernon Easterwood, Osmer Edgar, Wm. Edmundson (realtor), Fred Eeds, Thomas Erwin, Wilbur Estabrook, Oren Evas, Jr., Joseph Fahey, Frank Farda, Edward Farmer, Wm. Farquharson, Joseph Farrell, John Fields, Sr., W. Fisher, Dr. John Florence, Walter Fondren (Official Humble Oil Co.), Earl Fugett (ins.), Philip Gerson, George Gibson, Dr. Fred Granger, Wm. Griffith, Nathan Guberman, Lawrence Gust, Donald Gutrie, Louis Gutowski, Thomas Hamilton, Wardell Hardy, Chauncey Harris, James Harris, August Hartman, Lois Hastings, Arthur Hayman, Don Hayslip, Aubrey Henderson (abstractor), James Higbee, Finis Hight (dentist), Roland Hichman, E. Hooper, James Houston (ins.), Eugene Hudson, Raymond Hudson, Floid Hughes, James Hutchison (newspaper editor), Wm. Jackson, John Jenkins, Clifford Johnson, Thomas Kenting, R. Kelley, Clarence Kendall, Carrie King, Gus Kobs, Harry Lado, C. Laven-der, John Liles, George Lindsey, Joe Lisecke, Richard Lofstrom, Henry Loughlin, Abram Love, Wm. Loving, Fletcher Lowery, Frank McClenny, Harry McCutcheon, Fred McDaniel, Dr. Winfield McDeed, Brown McDonald, J. McEachin, Thomas

McMahon (Exec. Texas Pipe Line Co.), James Marmion, Robert Marshall Lyle, Guy Martin, James Masterson, F. Montgomery, Mathew Muldoon, Hardy Mullin, Robert Murphree, Charles Needham, Alfred Newlon, Arthur Norman, Ferdinand Paris, Cleveland Perry (ins. exec.), Jasper Phillips, John Pitocheili, Wm. Powers, C. Pratt, Wm. Purnell, Royce Ray, Wm. Read, Albert Regner, Henry Reiffert, John Rhodes, Casper Richey, Wm. Robertson, Charles Robinson, Morris Rosenfield (Pres. Hirsch Cooperage & Steel Packing Co.), Granville Ryan, Charles Scalise, Karl Schroeder, J. Shaw, Wm. Sheppery, Julian Sherrod, Jay Skinner, George Smith, J. Smith, Elton Sparkman, Kenneth Spease, Fred Stafford, E. Stalberger, Henry Stamm, Gordon Stanford, Frank Starling, Hans Stremmel.

Frank Tamborello, Alpha Taylor, Herman Telschow, Richmond Terrell, Dr. Wm. Toland, Wm. Townes, Robert Tucker, Frank Vickrey, B. Vidal, J. Vieht, Clarence Walt, A. Ward, Wm. Ward, Andrew Waugh (att.), Vincent Waugh, J. Wellington, James Wells, Wm. Whiddon, Joseph Wilcox, Ervin Wilder, Walter Willard, Dr. Roy Wilson, Walter Wingate, James Wingo, Charles Winham, John Wolkarts, James Wood, Gillette Woodall, Julius Wornbe, John Zilker.

## KUNTSVILLE—\$42,000

Hurley Bradford, Dr. Harry Robertson, Charles Stewart, Samuel Wilson.

## JACKSONVILLE—\$59,000

Nancy Blackburn, Geo. Blessing, John Guinn, Sr. (att.), Barney Howard, Daisy Taylor, John Ware (merchant).

## KAUFMAN—\$26,000

Mary Hoffer, Wm. Nash, Jr., Wm. Reed, Thomas Wilson.

## KENEDY—\$31,000

Ross Cowie, Wm. Hickie, Walton Nichols, Catarina Salinoz, Otto Wessman.

## KERRVILLE—\$132,000

Quill Gracey, Annie Johnston, Frank Sheppard, Edwin Speckels.

## KILGORE—\$117,000

Delphia Booth, Hattie Georgepeel, Max McVey, James Powell, Paul Tate, John Watson.

## KINGSVILLE—\$51,000

Charles Cason, Oliver Kellogg, Martin Nicholson.

## LAGRANGE—\$38,000

Henry Letzerich, Frank Lidiah, Jack Ramsay, Hugo Schubert, Hans Wieting.

## LAMESA—\$42,000

Iris Bennett, Roy Bryant, James McKenney, Edward Rietmayer, Robert Simpson.

## LAREDO—\$245,000

Over 98 Industrial Claims—\$3,372  
James Atkins, Wm. Bryan, Tristan Castillon, Celia Comez, Harry DaCamara, Andrew Daggres, Uhland Dixon, Justo Penn.

## LEVELLAND—\$23,000

Maxie Jackson, Ava Kaserger, John Lane, Albert McClendon, Charles Yoder.

## LONG VIEW—\$137,000

Alef Brottain, Eria Freeman, Neona Green, Wm. Hickman, Willis Kennedy, James Killingsworth, George Lovick, Berta Monday, Willard Ready, Roma Roland, Thomas Stinchomb, John Wilson.

## LUBBOCK—\$251,000

Nels Benson, Felix Butler, Ray Carr, Wm. Plickas (druggist), Theibert Jarrott, Leonard Lewis, Lizzie McClellan, Robt. McDonald, Claude Mitchell, Newton Miller, John Teague, James Williams, Norman Wooley.

## LUFKIN—\$60,000

Ernest Gray, Bennie Grissom, Albert Harrison, Kimble Hutson, Mark Murray.

## MCALLEN—\$53,000

Over 68 Industrial Claims—\$5,489  
Grover Reynolds, Mary Myers, E. Nordmeyer, Paul Noser.

## MCKINNEY—\$92,000

Edgar Brown, L. Clifton, Louis Counts, Almyra Jarrell, Frances Oates, Berlyn Scott, Ruth Sutherland, Joe White, Walter Wilson.

## MARLIN—\$78,000

Oscar Bltner, Thomas Harlan, Richard Horne, Andrew Johnson, John Smith.

## MARSHALL—\$165,000

Virgil Brister (druggist), Minnon Craig, Foster Harris, Euna Hartley, John Herndon (undertaker), Abner Howard, John McLeomore, Demore Stegall, Donald Wolcott.

## MART—\$35,000

John Douglas, Robert Grochoske, Henry Skillern, George Todd, Morris Williams, Albert Wooten.

## MEMPHIS—\$58,000

Henry Blum, Hayte Brown, George Fain, Nathan Rabb, Howard Randall, Harry Tyler, Carl Youree.

## MIDLAND—\$82,000

Charles Adams, Paul Caswell, Rosa Cummins, Owen Jeffers, Maude Sheets.

## MINEOLA—\$32,000

Archie Aaron, Joseph Haines, Dola Rhoads, Wm. Warren, Wm. Wren.

## MINERAL WELLS—\$43,000

Over 10 Industrial Claims—\$1,900  
Clara Beaty, John Ranspot, Giles Rhodes, Wm. Tice.

## MISSION—\$37,000

Emogene Corpstein, Dee Decker, Neppie Gillaspie, Edward Oppenheimer.

## MONAHANS—\$25,000

N. Garza, Gibson Walker, Nold Wedgeworth.

## MT. PLEASANT—\$30,000

Thomas Anderson, Mary Sandkuhl, Myrete Smith.

## NACOGDOCHES—\$50,000

Harry Clark, Josh Henson, Agnes Hillenkamp, Edmund Hogan.

## NAVASOTA—\$69,000

W. Allphin, Collie Camp, Isa Isbell, John Oxenford, Wm. Sangster, Nina Stewart, Dr. Frederick York.

## NEW BRAUNFELS—\$46,000

Over 15 Industrial Claims—\$1,700  
Christian Herry, Clara Porter, Joseph Regals, Ella Reiland, Martha Seega.

## ODESSA—\$18,000

Wm. Harrison, Juanita Ogilvy, Forrest Sturm.

## O'DONNELL—\$40,000

Rodger Street, Henry Leberman, Wright McClatchky.

## OLNEY—\$17,000

Chester Mitchell, John Morrison, John Williams, Charlie Willis.

## ORANGE—\$66,000

Walter Gunning, Nina Livingston, George Meads, Ellen Russ, Clea Wright, Jefferson Yates.

## OVESTON—\$42,000

Malinda Dorris, Maurice Florence, Grace Howes, Robert Neal, Chester Peacock, Duncan Sandford.

## PADUCAH—\$25,000

Booker Graves, Charlie Loftis, Grover Probasco, Clovis Robinson.

## PALESTINE—\$227,000

Thomas Bruce, Florence Campbell, Lewis David, John Kelley, Revis Kelley, John Mood, Eugene Sowell.

## PAMPA—\$163,000

Andrew Burleson, Ray Eaton, Siler Faulkner, Emmett Gotcher, Earl Hazard, Buena Hill, Mary Sears, Rob Seeds (ins.), Kenneth Spease, Willis Stanley, Pfutzer Wampler.

## PARIS—\$273,000

Over 20 Industrial Claims—\$3,201  
Harrison Bettes, Wm. Bills, Wm. Braselton (ins.), Wm. Dudley, Rena Farmer, Casey Floyd, Fred Floyd, Sena Guthrie, Frank Kuykendall, Benjamin Landers, Robert Lewis, Elmore Margraves, Dorothy Petty, Walter Thompson, Wm. Wooldridge, John Wyile.

## PECOS—\$33,000

Emma Boles, Alexander Clark, Lillie Cole, Edwin Finley.

## PLAINVIEW—\$64,000

Richard Cunningham, Ethel Drake, Alfred Ellis, Jr. (clergyman), Amasa Ellis, James Gunter, Elise Hartley, Ella Jeffreys, Mapel Kerley, Jay Marsh, Leonard Ostberg.

## PORT ARTHUR—\$355,000

John Barkat, Adrian Boudreaux, Francis Bushong, Wm. Callender (dentist), Edward Camak, Jr., James Englis, Priscilla Harper, Everett Maxey, Vallie Mercer, Samuel Ransom, Jr., A. Reinsner, Edwin Smith, Harvey Snyder (exec.), Robert Stansbury, George Stuart, Hugh Tribble.

## POST—\$21,000

Henrietta Bird, Verner Hartman, Cora Stotts.

## QUAHAH—\$37,000

Earnest Jones (lumber dealer), James Jones, David Pope.

## RANGER—\$30,000

Raymond Doyle, Leven Gray (minister), John McCleary.

## ROBSTOWN—\$36,000

Joe Collins, Horace Nichols, Emmitt Rimmer, Jacob Schmidt, Ester Treveno.

## SAN ANGELO—\$343,000

Wm. Austin, David Bloodworth, Leona Brooks, Robert Campbell, Robt. Clark, Travis Earhart (lumberman), James Easterwood, Fred Gerber, Jr. Harry Grafke, John Hemphill, Edgar Mosel, Jonathan O'Daniel, Clarence Oliver, Porter Rodgers, Wilmer Sheffield, David Taylor, John Trent, Roy Vance (retired banker), Marlie Wallace.

## SAN ANTONIO—\$5,830,000

Life insurance payments averaged \$103 per family.  
They represent 125 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 13 year period equal the city's annual retail trade volume.

Over a 3 year period life insurance payments equal the total savings bank deposits in the city.

Over 213 Ordinary Claims  
Over 445 Industrial Claims—\$80,646

## CLAIMS BY AMOUNTS:

7—\$100,000 or over  
2—50,000 to \$100,000  
7—25,000 to 50,000  
22—10,000 to 25,000  
24—5,000 to 10,000  
35—3,000 to 5,000  
38—2,000; 81—1,000

James Alexander, Barney Anderson, Thomas Anderson, John Andrews (Secy. Strauss-Frank Co.), Louis Ashley, John Atkins (retired), Enoch Bacon, Joseph

Beck, Bernard Brager, Wm. Brun, Renna Buchanan, Wm. Canaday, Leopold Cayin, Lemuel Chappell, Joseph Cyphers, Wm. Davis, Joseph Lay, Emil Dittmar (lumber dealer), Weller Douglas, Emory Dugat, George Elam, Jacob Fermaglich, Julius Fincke, Joseph Finck (executive), Joseph Gallagher, Petra Garcia, Joseph Gaultney, John Gay, Frank Glasscock, Raymond Griffin, Marshall Gumm, Theodore Guttman, Frederick Hanna, Oscar Heinen (realtor), Frank Hicks, Daniel Hoffmann, Carl Holm, John Holterman, Wm. Hurd, Adolph Hugh, John Jackson, Walter Jenkins, Alfred Johnson, Dr. Clarence Johnson, Oscar Johnson, Dr. Keller, Method Kubena, Edward Kupper, Margaret Laird, John Lawson, Allene Lewis, Kenneth Lewis.

Robert McElroy, Jr., Angus McKay, Wm. McLean, Archie McNeill (att.), James Martindale (Pres. Martindale Mortgage Co.), Arthur Morton (Investments & ranching), John Mulcahy, Henry Murray, Stanley Newdine, Ernest Nickel, Edgar Nowlin, Alexander Nunn, Tempe Ottinger, Frank Palmer, Howard Pardue (banker), Herbert Parker, Wm. Parker (att.), Wm. Pearman, Paul Philippe, Charles Pillar, Chas. Porter, Robert Porter, Edward Price, Herman Rankin, Daniel Reagan, Fred Reichert, George Richardson, Edward Riggsby, Edwin Rader, Sam Holston, Jr., Charles Rosell, Harry Ruby, Alfred Sayers, Herman Schoenert, Wm. Scott, Lucio Seamands, Adolph Seckatz, Alexander Sharpe, Stuart Sherrod, Henry Shiner, Jr., Moses Sideman, Charles Simmons, Frank Slocumb, Wm. Smith (grocer), Adolph Stahl, Eyrline Stahmann, John Stephenson, Richard Surkamp, Harry Symons.

Walter Terry, Orville Titman (ins.), Frank Trevino, Manuel Vann, Wm. Rosenberg, Benjamin Wagoner (dentist), John Walker, Jay Washer, Wm. Weatherford, Wendell Welch, Edgar Wells, Edward Weltens, John Wharton, James Whittington (investments), Adah Wood, Frost Woodhull (Judge of Bexar County), Thos. Woodhull, John Young, Charles Ziegler.

## SAN BENITO—\$40,000

Margaret Litterst, John Merritt, Noboru Wakatsuki.

## SAN MARCOS—\$51,000

Louis Parker, Charles Rugel, Arthur Zunker.

## SEGUIN—\$82,000

Myron Colville, John Jefferson, Jerome Kennedy, Reinhardt Pawlosky, David Reichman, Hugo Seefje, Chas. Spahn, Ferdinand Weiner.

## SEYMOUR—\$27,000

Charles Cladwell, Patrick McMurry, Maggie Robertson, Eula Wells.

## SHERMAN—\$226,000

Over 137 Industrial Claims—\$29,679  
Wm. Bryant, Louis Duke, John Holcomb, Fred Hyde, John Lander, Ray McGeehe, Ira Meredith, Lucy Myers, Thomas Nevill (candy mfr.), Ray Rakestraw, Peter Rogers, Elisha Scott, Damarcus Sexton, Nola Sloan.

## SNYDER—\$20,000

Dr. Ira Griffin, Hannah Herm, Emma Shuler.

## SOUE LAKE—\$78,000

George Anderson, Frank Carpenter (banker), Garrett Lee.

## STAMFORD—\$76,000

Jack Browning, Arthur Buster, Richard Colbert (banker), Maury Davis, Robert McDonald.

## STEPHENVILLE—\$49,000

Earl Chandler (att.), Mary Long, Angie Moss, Grady Smith.

## SWEETWATER—\$84,000

Berta Bardwell, Olga Blair, Robert Brantley, Leonard Cramer, Thomas Shepherd, Thomas Shields.

## TAYLOR—\$72,000

Edward Riesto, John Black (retired judge), Hallie Harkins, Benjamin Harrison, Edward Riesto.

## TELEPHONE—\$25,000

Harris Lawson, Jessie Lummus, John Morgan.

## TEMPLE—\$116,000

John Birchfield, John Ecker, Clyde Fenton, Welborn Foreman, Julian Hamil, Talley Hill, Gustav Rosener, Claude Seybold, John Tappit.

## TERRELL—\$76,000

John Britton, Charlie Nebhut, Curtis Reynolds, Jr.

## TEXARKANA—\$301,000

Over 117 Industrial Claims—\$18,844  
James Butler, Ouida Clark, Georgia Davies, Mamie Davis, James Edwards, Harry McCrossen, Margerita Shidet, Dr. Eli Watts.

## TYLER—\$319,000

Over 88 Industrial Claims—\$18,884  
Walter Beard, Anna Brightman, Dr. Wm. Brogan, Dennis Brown, Wm. Carter, Jesse Cates, James Collins, Dr. Joe Griffith, Wm. Haddad, LeRoy Higgins, John Jones, Menah Marker, Ida Parker, Seaborn Phillips, Lee Reagan, S. Samperi, Mary Summers, George Swinney (realtor), Gustave Taylor, Jr., Franklin Ulmer, Florence Wallace, Houston Westmoreland.

## VERNON—\$62,000

Robert Fluhmann, Henry Gaurison, Annie Lawson, Audrey McDougal, Allos Wright.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.

## Texas—Continued

## VICTORIA—\$78,000

Frank Girshefski, Philip Holzheuser, Emily Wischkaemper, Edward Wokaty.

## WACO—\$1,548,000

Over 60 Ordinary Claims

Over 141 Industrial Claims—\$27,937

Dr. Robert Alexander, Alta Auster-muelle, Ballard George, Jr. (judge), Edward Boyd, Perry Boyer, Wm. Britton, Wm. Burns, Wm. Cameron (Pres. Wm. Cameron & Co. Lumber), Charles Carlton, Pearl Cupp, Walter Davis, Kyle Drake, Joe Fulbright, Carl Fuller, Forrest Galt, Sr., Hiram Gardner, Jefferson Harrell, Brian Hagood, Johnnie Holt, Ruth Hooks, A. Hughes, Robert Ingram, Ben Kendall (retired atty.), James Lockwood, Fred Luhn (auditor), Hawley McCall, Ralph McDaniel, Thomas McDonald, Josephine McGhee, John Mann, Cora Marsh, Wm. Meroney, Thomas Moore, Hulda Mormino, Randolph Nathan, Fagan Parker, John Pearson, Jerry Petrik, Jerome Rogers (atty.), Annie Short, W. Stevens, Wm. Trash, Russell Todaro, Ernest Ton-dera, Belle Trau, Charles Vardeman, James West.

## WAXAHACHIE—\$84,000

George Aday, Philip Chapman, Jr., Dr. Louis Graham, Robert Griffin, Henry Muirhead, Arthur Murdock, Elasa Ray-muller.

## WEATHERFORD—\$75,000

Over 8 Industrial Claims—\$1,532

Dr. Joseph Chandler, Preston Martin, Jesse Massey, Samuel Parsons, John Pickens, Wm. Sheridan, Dock Wright (banker).

## WHARTON—\$78,000

Wm. Davis, Joe Kostka, Joseph Schwartz, Robert Wright (banker).

## WHITESBORO—\$41,000

Marie Dawson, Lewis Plumlee, Frank Thomas (banking).

## WICHITA FALLS—\$1,166,000

Over 90 Industrial Claims—\$22,370

Frances Bone, Wm. Brown, Andrew Chambers, Wm. Dalton, Wm. Davenport, Earnest Fain (exec), Harry Franklin, Charles Froman, Myrtle Games, Dr. Frank Harrison, Robert Huff, James Hunt (grain dealer), Ora Hunt, Harry Hunter, Wm. Idou (grocer), Joe Kell, Henry Long, Leta Marone, Noros Martin, Preston Matthews, Abner Mercer, James Montgomery (atty.), James Moore, Martha Moore, Dr. Albert Pattillo, Isaac Purvis, Jefferson Ratliff, Bart Shirley, Wm. Tenney, Stanley Treva-than, James Welch, Thomas Whitaker, Clyde Williamson, Monroe Williamson.

## OTHER TEXAS TOWNS—\$5,460,000

(Partial List)

●Abernathy: Wm. McKenzie, Charles Rice, Albany: Lois Davis, Allen: Agnes Spencer, Sallie Turner, Alfaro: C. Hemphill, J. Payne, Wm. Roland, Anton: Henry Wooten, Apple Springs: Marlon Rhodes, Arnold: Finis Kinnamon, Arp: James Allen, Aspermont: Thomas Abbott, Aubrey: Leslie Maddin, Avinger: Tobe Johnson, Thomas Stack, Ballinger: Emmett Rampey, Bardwell: James Boyd, Barger: Benjamin Lonsford, Barston: Vernon Hinckley, Bartlett: Elmer Cur-ling, Bassett: Dr. E. Canant, Bastrop: Rufus Griesenbeck, Jr. (ins.), Beaverville: Wm. Robertson, Bellaire: Arthur Hay-man, Belleville: James Dunaway, Wm. Howard, Benarnd: Henry Peschel, Benavides: Albert Tolhurst, Ben Wheel-er: Richard Heard, Bertram: Benj. War-den, Blackwell: Robert Burwick, Thomas Sneed, Blessing: Pearl Smith, Bloom-ing Grove: Clarence Hiler, John Reid, Bloomington: Webster Coffey, Boerne: Max Beseler, Bogata: R. Craddock, Bol-ing: Estal Peters, Bonham: Leonard Bal-ley, Idris Evans (banker), Bowie: James Childress, Dewey Edgin, Brazaria: Lind-say Taylor, Breckenridge: Edward Dun-gan, L. Smith, Bremond: Samuel Hall, Bridgeport: Wm. Simpson, Bronson: Ferd Partin, Buffalo: Jennie Woodall, Burkburnett: John Golden, George McCreary, Burkett: Richard Thate, Bur-ton: Frederick Dallmeyer, Eddie Hopman, Caddo Mills: Arthur Rosenbalm, Estella Shelton, Caldwell: John Skrabaneck, J. Watkins, Calf Creek: James Bradshaw, Callihom: Adolph Buetow, Camden: Frederick Schrade, Cameron: John Mc-donald, Henry Moore, Canton: George Blasingame, Harry Reaves, Canyon: Gus-tav Lesebeg, Joe Moore, Carrollton: Jerry Herndon, Charles Lewis, Cedar Ba-gou: Wm. Donnelly, Cedar Hills: Rush Walker, Celina: Norman Brewer, Coy Rolater, Channell View: James Lamb, Charlie: Grover Curington, Cherokee: Davie Gay, Chicota: Noah Heavner, Choice: Lon Potts, Claude: Paul Ledwig, Cleveland: Rose Broer, Virgil Carter, Coleman: Robert Bowen, Samuel Roch, College Station: Albert Martin, Collins-ville: Vickie Coker, Columbus: Herman Skinner (ins.), Commerce: Charlie Beck-ley, Varney Winton, Cooper: Coy Loftin, Mary Regan, Creedmoore: Sam Zulauf, Jr., Crystal City: Marie Lopes, Ysabel Larde.

●Dalhart: Wm. Hammett, Daw-son: Adelia Hughes, Murdock Royal, De-catur: Loyce Montgomery, Deleon: An-drew Hancock, Detroit Lake: Joseph Kerbow, Devers: Wm. Abshier, Dewey-ville: Walter Switzer, Dickinson: Frank Strom, Donna: Julian Graud, Anthony Taormina (V. P. Taormina Corp.), Doug-lasville: Abram Heath, Dublin: Beulah Martin, John Harrison, Eagle Lake: Max Landa, East Bernard: Frank Klahn.

—Edar Bayou: Clinton Donnelly, Eddy: Fay Harwell, Edgewood: Rufus Slaughter, Edna: Joseph Rodgers, Electra: Al-bey Harris, Lura Witherspoon, Elkhart: John Whitley, Ellinger: Louis Koehl, Elmhouse: Wm. Ray, Enloe: Ruth John-son, Ben Johnston, Fairbanks: Joseph Acord, Fairfield: Wm. Huckaby, Fate: Lonnie Copp, Josef Tapol, Ferris: Samuel Malloy, Flatonia: Ursula Berger, Katy Kollar, Flint: Jim Cope, Floresville: Wil-ley Franklin, Fritz Skarke, Flynn: Nor-man Snow, Foard City: Ernest Halbert, Forestburg: Horace Little, Forney: Ollie Daugherty, A. Dickson, Ft. Bliss: James Adams, Helen Crawley, Ft. Stockton: Ar-thur Adams, Frankston: Wm. Boles, Ella Spencer, Fredericksburg: Lydia Duecker, Chas. Kuenemann, Freeport: David Bryan, Freer: Dollie Ralph, Osie Smith, Friona: Reuben Kinsley, Frisco: Gol-die Fitzgerald, Francis Marion, Frost: Bruce Gillean, Henry Gillean.

●Gail: Charles Nelson, Gallatin: Alzebra Jenkins, Garrison: J. Morrison, Gary: W. Wooten, Giddings: R. May-field (atty.), W. Wilson, Gilpin: P. Hag-lins, Gladewater: N. Phillips, Goodlett: G. Mayfield, Granbury: H. Tankersley, Grand Saline: E. Tutor, Grandview: W. Ball, Grape Land: W. Darsey, Greerton: L. Manahan, Groom: W. Cornett, Grul-la: E. La Garza, Guerra: A. Garcia, Gus-tine: R. Harrison, Hallsville: H. Jones, O. Richardson, Hamilton: A. Sloan, Harwood: T. Jackson, Marie Schellenberg, Rile Stephens, Hearne: Mary Jones, Ralph Robinson, Helena: H. Neal, Hemphill: M. Speights, Henrietta: T. Slagle, O. Trimmer, Hereford: C. Skeleton, N. Wilson, Higgins: M. Blan-kinship (minister), Hitchcock: R. Demp-ster, Hobby: H. Jones, Holland: R. Gray, R. Mason, Holliday: W. McClellan, Honey Grove: Mary McClure, F. Melton, Humble: M. Glover, Huntington: A. Gainer, Independence: J. Shannon, Iola: R. Cleveland, Iowa Park: J. John-son, Itasca: J. Morris, Itosea: J. Land, Jacksboro: L. Bilberry, Jefferson: W. Henderson, J. Robertson, Joinerville: J. Alleman, J. Glass.

●Karnes City: E. Fehrenkamp, M. Yeasy, Katy: G. Douglas, J. Wright, Kelley Field: J. Miller, Kemp: D. Smith, Kennard: R. Barclay, Klrwin: D. Whitley, Klandike: A. Reed, Knox City: T. Hagood, Kopper: Dr. J. Bur-nett, Ladonia: E. Wooten, Laferia: E. Nordman, J. Hale, Lake Dallas: J. Fryar, Lampass: A. Colter, Lancaster: A. Denison, Laporte: L. Hersberger, La-yon: R. McGuire, Leakey: R. Graham, Lefors: L. Hardin, Lewisville: M. Hud-son, Liberty: J. Fissette, C. Williamson, Liggett: E. Owens, Lillian: E. Cas-tevens, Lindale: F. Pool, Lipan: Dr. J. Gandy, Littlefield: J. Arnett, Living-ston: B. Marsh, Lockhart: L. Ryan, W. Swearingen (bank pres.), Lone Oak: J. Bass, Longview: D. Alexander, Lott: Mary Kuback, Dr. R. Whiteside, Louise: A. Peterson, Lovelady: W. Odum, J. Lane, Lytle: N. Whitaker, McCamey: W. Mount, W. Sample, McDade: W. Dun-bar, McGregor: J. Owen, Maikoff: G. Cherry, D. Owen, Manday: W. Smedley, Manor: T. Swenson, Mansfield: B. Da-vis, P. Gilstrap, Marie: E. Gentry, Mar-quez: R. Winn, Mason: W. Bade, Jr., F. Martin, Matador: C. Whitten, Mata-gorda: W. Thornhill, Maypearl: C. Thomas, W. Wilemon, Meadow: J. Liles, Megargel: E. Tripp, S. Walker, Menard: M. Kitchens, Mercedes: G. Fittz, M. Hommel, Merkel: N. Garrett, E. Keny, Meridian: Dr. H. Kimmins, Mexia: E. Patton, Midlothian: M. Ekeberger, C. Wilson, Milford: L. Le, Montague: B. Dill, Montell: L. Winans, Morgan: D. Fortner, Morgan: S. Nishals, Mt. Syl-van: L. Buie, Mt. Vernon: M. Banister, E. Petty, Murchison: C. Furner.

●Neches: C. Davis, Isath Holloway, Nevada: A. Mauring, New Gulf: J. Ster-ry, Newton: W. Mattox, H. Miller, New Ulm: E. Danchak, Nocona: H. Cook, Nolan: J. Pomb, Nome: F. Sherrod, B. Stephens, North Zulch: C. Gustine, Norton: M. King, Ocee: W. Ewing, Odem: E. Longoria, Olivia: O. Peterson, Olton: G. Hively, Onalaska: J. McLeod, Orchard: J. Demmy, T. Kellner, Orla: E. Reed, Palmer: B. Cooke, Pangle-wood: E. Orin, Pasadena: C. Abbott, M. Heiner, Pearsall: E. Gallardo, Perrin: N. Baker, Perryton: H. Elliott, Peters-burg: W. Stapleton, Pharr: J. Puckett, Jr., Phillips: L. Rapp, P. Wilson, Pilot Point: M. Wilson, Plains: J. Robinson, Plano: M. Potts, Pleasanton: J. Hughes, P. Vance, Port Lavaca: B. Wasserman, Purdon: T. Ellis, Putnam: A. McIn-tosh, Quail: M. Grimes, Quitaque: U. Purcell, J. Russell, Randolph Field: C. DeLeon, D. Watson, Rankin: W. Fowler, Raton: E. Darden, Raymondville: A. Ware, Refugio: C. Perkins, M. Myrick, Shannon: Dr. Dondo, Richmond: H. Robinson, Riviera: H. Schonefeld, Robert Lee: T. McCutchen, Rochester: C. Murphy, Rockdale: E. Phillips, Rogers: L. Denter, H. Skinner, Rolls: M. Hampton, Roosevelt: H. Rieck, Roscoe: W. Haney, W. Rayburn, Rosenberg: W. Baker, Rotan: R. Senn, Roysce City: J. Pierce, Rule: W. Perdue, Runge: A. Exelby, E. Schendel.

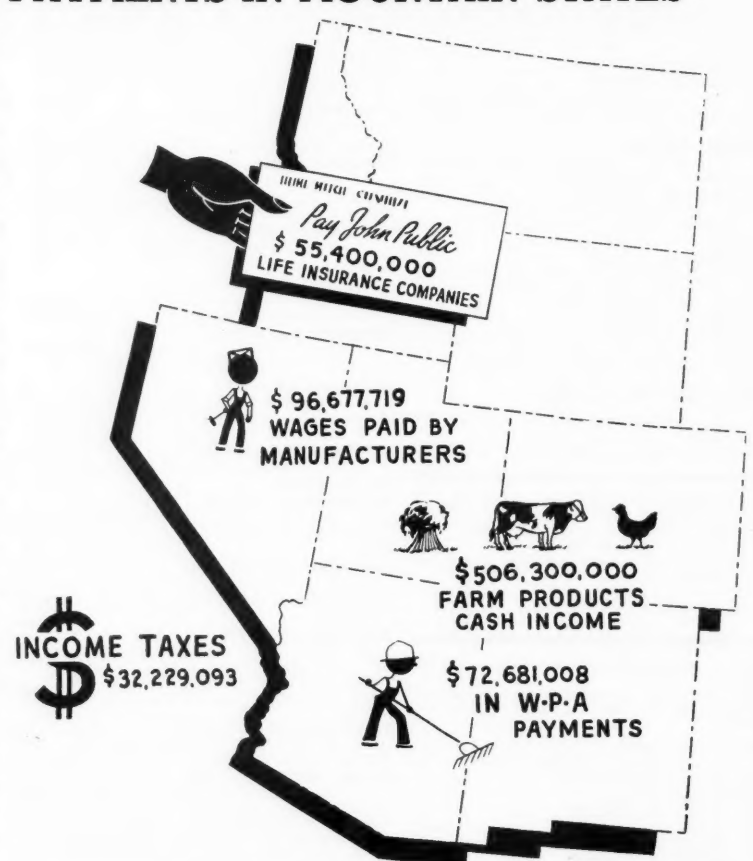
●Sagerton: B. Tabor, Santa Anna: J. Garrett (ins.), Lula Wallace, Sanger: E. Gheen, San Saba: L. Munsell, Sarita:

J. Sheehan, Schroeder: M. Dentler, Schulenburg: L. Keuper, Seagraves: W. Steele (banker), Sealy: C. Hillboldt, Shady Grove: E. Reid, Shamrock: C. Galbreath, Shelbyville: T. Chandler, Shepherd: R. Turner, Sierra Blanca: A. Polk, Silsbee: V. Sullender, Silvertown: R. Garvin, Sinton: E. Rodriguez, A. Stell, Skellytown: A. Myers, Somerville: A. Griffin, Sonora: J. Cusenbary, Springtown: W. McLaughlin, Spur: E. Cowan, L. Graham, Stacy: J. Brown, Strafford: E. Hart, Strawn: E. Sherrod, Sugar Land: W. Blanchard, G. Lofton, Sulphur Springs: R. Davidson, R. Smith, Sunray: E. Husband, Tahoka: L. Smith, G. Sutton, Teague: O. Fredricks, Tenaha: Dr. C. Carter, Texas City: J. Lawson, Texon: J. Eberhart, M. Ever-hart, Thordale: A. Sheppard, Throck-marton: F. Smith, Throop: A. Gambal, Timpson: R. Boucher, D. Jordan, Tor-

ront: L. Byrd, Travis: A. Free, Trent: R. McCree, Jr., Trenton: O. Demsworth, Trinidad: M. Rawe, Troup: T. Cook, R. White, Tullia: F. Engleman, H. Jones.

●Upton: J. Cornell, Utopia: W. Laurence, Uvalde: E. Haby, F. Perry, Valley Mills: R. Hanna, Van: H. Stone (druggist), Van Alstyne: R. Douglas, Vanderbilt: F. Ferrell, Venus: L. Met-calf, Vickery: M. Baughn (atty.), D. Hamilton, Wadsworth: F. Culver, Weimar: B. Holt (banker), T. Roberts, Wellborne: C. Haiafing, Wellington: C. Knight, Weslaco: V. Conner, R. Waters, West Columbia: J. Eversole, R. Matt-son, Wiergate: L. Dickerson, Willis: C. Canal, A. McCoy, Wills Point: S. Holl-man, B. McKnight, Windom: W. Dowlen, F. Duke, Winnsboro: M. Morris, Win-ters: H. Reid, Woodsboro: A. Demmer, Wylie: C. Anderhub, W. Smith.

## PAYMENTS IN MOUNTAIN STATES



## MONTANA

Total Payments ..... \$8,000,000  
Rank in Payments ..... 40th  
Rank in Population ..... 40th  
Payments Per Capita ..... \$14.84

Ordinary life insurance in force \$258,721,000 on 130,272 policies or \$480 per capita. Average size of policy in force \$1,986, average new policy sold in 1939 \$1,839.

The \$8,000,000 in life insurance money paid to the residents of Montana in 1939 was almost four times the \$2,260,948 in P.W.A. grants in the state for the fiscal year, almost equal the federal agricultural adjustment program payments of \$8,660,170, and nearly four times the \$2,208,285 in federal payments to the state under the social security act, thus demon-strating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were over three times the \$2,600,844 federal income taxes collected in Montana, over one-half of the \$15,757,784 in wages paid by manufacturers in the state and one-fifth of the \$39,941,000 total savings bank deposits.

(For towns with fewer names see end of list)

## ANACONDA—\$110,000

Hulda Anderson, George Barich, Elizabeth Blackford, Jos. Cannon, Henry

Carter, Edwin Kirton, Chas. Lohr, Michael Murphy, Henry Peterson, Gustave Swan-der, Wm. Tabler, John Tweddell.

## BILLINGS—\$387,000

Mathias Baumgartner, John Bresna-han, Eliza Carlson, Clyde Kutzner, Celia McLaughlin, Harry Maxon, Harrison Phil-lips, Michael Purcell, Sr., James Reid, James Torrence (realtor), James Watson, Elroy Westbrook (banker), John Wun-nicke, Richard Zahniser.

## BOZEMAN—\$76,000

Edward Blackwood, H. Hazen, Mar-garet Howard, Joseph Letchworth, Henry MacConnell, Gottlieb Michel, Burton Shep-herd.

## BUTTE—\$605,000

Life insurance payments averaged \$15.30 per capita.

Over 42 Ordinary Claims  
Osborn Ashford, Wm. Barry, John Carroll, Peter Cunningham, Morris Dal-

Established 1914  
**CHALKLEY INSURANCE AGENCY**  
General Managers

United Benefit Life Insurance Co.  
Mutual Benefit Health & Accident Assn.  
7th Floor Metals Bank Bldg.  
Butte, Mont.

man, Dr. J. Donovan, Harry Giebe, Chas. Jarvela, John McMullen, Samuel Martin, Mamie Monteverde, Ashley Morse, Freda Nelson, Hans Nord, Ed. O'Connor, Jr., Robt. Perkins, Chas. Reed, Attilio Schons-berg, Margaret Shea, Jennie Smith, Ernest Tesson, Carl Thompson, Harry Turner, Della Whitmore, Dr. Robt. Zimmerman.

## DILLON—\$72,000

Wm. Mitchell (retired clergyman), Wm. Smith, Dr. Lloyd Williams.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.



## Montana—Continued

## GREAT FALLS—\$319,000

Wesley Brown, Edwin Carruth, Clifford Hill, Ashley Ford (retired), Inga Hokanson, Moses Kaufman, John Kempen, Robt. Noble, Earl Rattie, Oscar Steller, John Walker, Edward Wilson.

## HAMILTON—\$37,000

Albert Hork, Geo. Johnson, James Kerlee, Wm. Mulkey (foreman lumber co.), John Steinfert.

## HELENA—\$240,000

Geo. Arnold, Edward DeBree, Louis Fligman, Carl Hullander, Emil Koch, Jos. Michels, Even Olson, Samuel Stewart, Blanch Tobin, Florence Walsh.

## KALISPELL—\$55,000

Thos. Chester, Oscar Dunn, Robt. Fleming.

## LEWISTOWN—\$121,000

John Abel, Smyth Barclay, Bertrum Melchert (road contractor), Stanley Petro, Livingston—\$60,000

John Anderson, Vivian Dutton, John Hall.

## MISSOULA—\$217,000

Harold Bishop, John Eheart, Enoch Hopkins, Arley Jacobs (banker), Annie Kellogg, Chas. Martinson, DeLoss Smith, Guy Stucky, Edgar Taylor, Daniel Teehan, Fred Pederson, James Walsh, Allen Zimmerman.

## OTHER MONTANA TOWNS—\$1,070,000 (Partial List)

●Avon: H. Winger. ●Beehive: J. Wilson, Jr.—Belgrade: J. Lockridge, W. Rust—Big Timber: J. Lowry—Bridger: Hedwig Platt—Broadview: R. Easton—Buffalo: J. Dover—Bynum: J. Zgoda. ●Choteau: J. Hirschberg—Coburg: A. Schroeder—Conrad: F. Buzzell, Clara Erickson—Corbin: D. Vandecar—Corvallis: H. Bay, T. Kane—Culbertson: G. James, Gena Machgan—Cutbank: I. Harder—Deer Lodge: T. Christiansen—Denton: Katie Hill, C. Mitchell—Dutton: F. VanHorn—East Helena: M. Sklodony—Fairview: E. Watts—Fort Benton: E. Barkhofer—Fortune: M. Keith—Fort Peck: Dorothy Jostad—Froid: J. De Young—Galata: F. Blair—Gardiner: Wm. Nelson—Geraldine: A. Taylor—Glasgow: R. Friedl, M. Murray (banker)—Glendive: Wm. Dippe, Dr. J. Evert—Grant: J. Peterson—Grey Cliff: Caroline Hausserman.

●Harlowton: P. Zimmerman. ●Jackson: A. Wilson—Judith Gap: F. Konse. ●Layton: G. Watson—Libby: K. Mortenson—Lindsay: E. Wolschensky. ●Mandlow: E. Knutson—Medicine Lake: E. Rankin—Miles City: Amalgie Dixon—Monarch: Julia Anderson. ●Nashua: J. Zvonar—North Billings: A. Leedom. ●Outlook: A. Silvig. ●Phillipsburg: Henrietta Huddleston—Plains: G. Dean—Portage: G. Holtz. ●Red Lodge: Wm. Ball—Roundup: C. Cooper—Ryegate: A. Kraft. ●St. Ignatius: Nina Buckhouse—Sand Coulee: Mary Leaming—Scobey: T. Lundevall (realtor & ins.)—Shelby: F. Larson, Jr.—Sidney: C. Espeland—Sims: J. Jones (mgr. lumber co.)—Stevensville: G. Kinnean.

●Terry: A. Hewitt, S. Undern—Thoeny: A. Stuber—Thompson Falls: E. Bute—Three Forks: H. Salki—Toston: O. Anderson—Townsend: H. Good (school supt.), L. Moffett—Twin Bridges: C. Savage. ●Vida: G. Treichel—Virginia City: R. Peel. ●Walkerville: J. Roletto—Warm Springs: H. Bohn, O. Brulde—Whitefish: J. Hinds—Whitehall: G. Goble—Williamsburg: H. Cummings—Willow Creek: Hazel Pearce. ●Yates: F. Svecacek.

## IDAHO

Total Payments ..... \$4,600,000  
Rank in Payments ..... 45th  
Rank in Population ..... 43rd  
Payments Per Capita ..... \$9.33

Ordinary Life Insurance in Force \$192,218,000 on 102,681 policies or \$390 per capita. Average size of policy in force \$1,872, average new policy sold in 1939 \$1,705.

The \$4,600,000 in life insurance money paid to the residents of Idaho in 1939 was slightly under the \$7,075,012 in W.P.A. payments in the state for the fiscal year, was over three times the \$1,495,145 in P.W.A. grants, slightly under the federal agricultural adjustment program payments of \$6,512,493, and more than twice the \$2,015,126 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than twice the \$2,110,888 federal income taxes collected in Idaho, over one-fourth of the \$16,249,586 in wages paid by manufacturers in the state and one-sixth of the \$27,745,000 total savings bank deposits.

## ASHTON—\$28,000

R. Biorn, Hubert Thomas, Wm. Upham.

## BLACKFOOT—\$34,000

Osmond Buchanan, Dometres Harden, Wm. Tomlinson.

## BOISE—\$324,000

Wm. Addison, Geo. Baker, Wm. Campbell, Nathan Griffith, Otto Heuck, Raymond Kirklen, Francis Michael, Wm. Van Orsdal.

## BUHL—\$17,000

May Baker, Joseph Graham, Francis Hejmanek.

## BURLEY—\$51,000

Taylor Gudmundsen, Adam Johnston, Gustave Paulson.

## CALDWELL—\$96,000

John Beall, David Dorsey, Thos. Holt, John Kessler, Herman Stockwell, James Thompson, Earl Wheeler.

## EMMETT—\$18,000

Roger Allen, Frederick Emond, John Hill, Ralph Little.

## IDAHO FALLS—\$157,000

Noral Brown, Lai Ekanger, Eli Lee, Wm. McMullen, Lee Packer, John Poitvin.

## LEWISTON—\$93,000

Geo. Heitmann, Bradley McCabe, Frederick Ritz.

## MOSCOW—\$88,000

Alice Flint, Roland Hodgins, Hugh Keith, Charles Thompson.

## NAMPA—\$61,000

Arthur Bonneru, Lawson Bordner, James Cowell, Geo. Daniel.

## POCATELLO—\$114,000

Joseph Billings, Fred Dunster, Floyd Hunter, Geo. Lutz.

## PRESTON—\$18,000

Wm. Daines, James Jensen, Thos. Jensen.

## SAINT MARIES—\$52,000

Adolph Benson, Delos Cornwall, Thos. DeCarufel, Wm. Irvin, Charles Kendall.

## SANDPOINT—\$30,000

Marie McFarland, John Phinney, Agnes Robinson, Charles Stackhouse.

## TWIN FALLS—\$133,000

John Bayliss, Chas. Emes, Alfred Latham, Byron Price, Russell Weaver.

## WEISER—\$44,000

John Cutting, Katherine Derig, Russ Jackson.

## WYOMING

Total Payments ..... \$2,800,000  
Rank in Payments ..... 48th  
Rank in Population ..... 48th  
Payments Per Capita ..... \$11.91

Ordinary life insurance in force \$117,504,000 on 56,276 policies or \$500 per capita. Average size of policy in force \$2,088, average new policy sold in 1939 \$2,001.

The \$2,800,000 in life insurance money paid to residents of Wyoming in 1939 almost equaled the \$2,960,643 in W.P.A. payments in the state for the fiscal year, was over four times the \$653,855 in P.W.A. grants, almost equal to the federal agricultural adjustment program payments of \$3,498,020, and nearly four times the \$729,739 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were twice the \$1,447,610 federal income taxes collected in Wyoming, over one-half of the \$5,218,821 in wages paid by manufacturers in the state and about one-seventh of the \$20,329,000 total savings bank deposits.

(For towns with fewer claims see end of list)

## CASPER—\$154,000

Benjamin Amend, Grace Farris, Minnie Lea, Julia O'Leary, Harry Scott, Wm. Wenner, Michael Wilson, Henry Young.

## CHEYENNE—\$183,000

Joseph Bell, Chas. Carroll, Marie Christofferson, Artemus Clarke (merchant), Justine Hanesworth, Francis McGinn (U. S. Army Officer), Edward Marquis, Nels Nelson, Wm. Setzer, Clayton Tidball, Paul Verdan, John Wood.

## EVANSTON—\$16,000

Ernest Donnellan, Vergil Homer, Chas. Peterson.

## GREYSBULL—\$27,000

Wm. Langworthy (undertaker), Georgiana LaNoue, Wm. Straley, Marvin Thomas.

## HANNA—\$260,000

Stairs Briggs, Chas. Russell, Edward Withrow.

## LANDER—\$22,000

Henry Keller, Leroy Nipper, Maurice Welsh.

## LARAMIE—\$115,000

Wm. Beacham, Nellie Brown, Chas. Dillon (realtor), Thos. Hangard, Elmer Kinsley, Jack Lynch, Richard Robinson, Fred Wilson.

## LOVELL—\$55,000

Ralph Durkin (Mgr. Diamond Lum-

ber & Hdwe. Co.), Raymond Lee, Wayne Sprague (contractor).

## SHERIDAN—\$94,000

Herbert Comer (retired), Samuel Cook, Lee Deems, Wm. Fair, Samuel Gorrell, Henry Kroger, Catherine Williams.

## TORRINGTON—\$32,000

Roland Downing (dentist), Howard Gibson, Abareto Lovato, Ray Wilcox.

## WHEATLAND—\$26,000

Thos. Hunton, Harry Lee, Chas. Royce, Lester Hartman.

## OTHER WYOMING TOWNS \$370,000 (Partial List)

●Basin: J. Keachie—Buffalo: C. Cole, F. Wall—Byron: G. Wirth. ●Carpenter: E. Morse—Chugwater: Dorothy Larson—Cody: G. Hiel, W. Lovewell—Cokeville: R. Roberts. ●Douglas: P. Campbell (dentist), H. Saul. ●Edgerton: M. Kieffer—Elk Mountain: J. Evans. ●Gillette: W. Fox—Green River: C. Brencley, D. Walker. ●Kemmerer: J. Marquis. ●Lusk: H. Shoopman. ●Midwest: G. Nelson. ●Newcastle: J. Carlson, Olivia Pickle. ●Orin: O. Gaylord. ●Pine Bluffs: Ethel Land, H. Schepler—Pine Dale: W. Anderson—Powell: J. Gawthrop. ●Ralston: L. Dooley—Rawlins: Lucille Hall—Riverport: G. French. ●Ten Sleep: B. Smalley, Jr. ●Worland: Rev. B. Farrar, J. Pulliam (mgr. & cattle dealer). ●Yoder: W. Willhite.

## COLORADO

Total Payments ..... \$24,300,000  
Rank in Payments ..... 28th  
Rank in Population ..... 33rd  
Payments Per Capita ..... \$22.69

Ordinary Life Insurance in Force \$677,062,000 on 348,104 policies or \$632 per capita. Average size of policy in force \$1,945, average new policy sold in 1939 \$1,816.

The \$24,300,000 in life insurance money paid to the residents of Colorado in 1939 exceeded the \$20,960,036 in W.P.A. payments in the state for the fiscal year, was nearly seven times the \$3,612,688 in P.W.A. grants, over twice the federal agricultural adjustment program payments of \$11,709,214, and over three times the \$7,214,387 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were \$9,000,000 more than the \$15,407,420 federal income taxes collected in Colorado, over two-thirds of the \$31,753,039 in wages paid by manufacturers in the state, over one-fourth of the \$86,284,000 total savings bank deposits and about one-fifth of the \$124,237,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ALAMOSA—\$43,000

Henry Canine (teacher), Elias Ellithorp, Barney Litten, Wm. Ton, Harold Walsh (physician).

## BOULDER—\$183,000

Hugh Beaver (school teacher), Harold Garwood (fox farm owner), Alfred Greenman, Wm. Johnson (retired), Soren Knudsen, Kay Lerow, Arthur Nichols, Henry Schaefer (retired salesman), Charles Streamer, Oscar Wahlstrom, Ida Warder (gift shop prop.), Simpson Wylam.

## BRUSH—\$21,000

Grace Goudie, Anton Jorgenson, Arthur Steffensen.

## COLORADO SPRINGS—\$535,000

Over 56 Ordinary Claims

Charles Blood (retired contractor), Nettie Harris, Margaret Hasbrouck, John Hereford, Grover Inman (druggist), Marx Lorig (merchant), Thos. McFarland, Mary McLaughlin, Forest Mansur, Wm. Moore, John Morrison, Myrtle Pelsor, David Raley (ins.), Charles Smith, Wm. Strickler (retired), Lawrence Welch, Elmer Williams.

## DENVER—\$7,240,000

Life insurance payments averaged \$91 per family.

## HARRY E. TANDY

General Agent

Occidental Life Insurance Company of California

LIFE — ACCIDENT — HEALTH

Approximately 1500 Claims Paid in Colorado During 1939

903-4-5 First Nat. Bank Bldg., Denver, Colo.

They represent 46 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 16

year period equal the city's annual retail trade volume.  
Over a 6 year period life insurance payments equal the total savings bank deposits in the city.

Over 410 Ordinary Claims

CLAIMS BY AMOUNTS:

2—\$100,000 or over  
5—50,000 to \$100,000  
12—25,000 to 50,000  
34—10,000 to 25,000  
43—5,000 to 10,000  
75—3,000 to 5,000  
78—2,000; 159—\$1,000

Kathryn Acton, Ida Agee, Clarence Anthony, Edith Banker, John Barr, Raymond Bate (contractor), Dana Bell, Clara Benedict, Joseph Berry, Willis Boyd (live stock dealer), Eva Brittain, Wm. Brock, Lizzie Brotherson, Charles Brown, Henry Buckley, John Bumpus (physician), Fred, erich Burhorn, A. Carson (bldg. mgr.), Jay Channell, Emil Christianson, Hiram Clark, Louis Conant, Charles Crist, Charles Crosta (merchant), Fred Dahlen, James Day (justice of peace), Harry Durlin, Eloy Dahlberg, Willis Darby, James Donaldson (dentist), Geo. Evans, Joseph Ewers (physician), Frank Farrow, Robert Findlay (contractor), Wm. Platt (contractor), Henry Gilleland, John Glasser, Max Goldberg, John Goode, Roy Gowdy (civil engineer), Charles Grandt, Geo. Gunter (retired).

Geo. Hamilton (retired), Mary Hartford, Horace Havens, Simon Heller (atty.), Anna Henderson, Alexander Heron, Harry Hickok (ins.), Clair Hoffagle, Stephen Hoover (hotel prop.), Fred Jones, Sarah Jones, Samuel Kaminsky (Mgr. Capitol Packing Co.), Frank Keller, Moses Kleiner (physician), Louis Levinson, Carl Lewis, Geo. Livingstone (retired), Harry Loritz, Ludwig Lubeley, Harry Lundberg, Wm. McCormick (executive), Saul Marcus, Mary Marshall, Robert Meadows (auto dealer), John Medlund, Harry Merrick (architect), Arthur Miller (physician), Charles Moore, Malcolm Moore (gen. machinist construction co.), John Morton, Andrew Nelson, Allen Newman, Thomas Oates, Frank Ogden (photo co. owner), Thos. O'Neill, Robert Painter, Stebbins Quick.

Glen Radloff, Matt Ralley, Everett Rand, Geo. Ray (optometrist), Henry Reno, Theo. Richard, Addie Roberts, Robert Roberts (state factory inspector), Frank Robinson (retired), Melvin Robuck, Elmer Roninger, Joseph Ryan (broker), Starling Sawyers (retired), Geo. Schneider, Charles Schricker, Charles Seville (pastor), Ben Shapiro, Wm. Slensker, Elmer Snyder, Charles Spaulding, Edward Stanek, Lillian Stine, Geo. Stubbins, Audrey Tammann, Albert Trego, Willis Triggs, Geo. Van Schaack, Joseph Vincent (retired), Oscar Walker, Wm. Walker, Dudley Watson (retired), Geo. White, Charles Whitehead, John Wilson, Frederick Woolley, Wm. Yarcho, Lora Young.

## DURANGO—\$42,000

Oliver Bowman, Jay Channell, Alfred Kratzer, Whittie Pettyjohn.

## FORT COLLINS—\$197,000

Wm. Cliff, Nellie Crow, Oney Crow (salesman), John Helzer, Charles Marquand (theatre mgr.), Albert Michaels, Oliver Moore, Robert Poundstone, Jerome Tittman.

## FORT LUFTON—\$20,000

Charles Bruce, Silas Camenga (merchant), John Funk.

## FORT MORGAN—\$53,000

Harvin Damm, Ella Dennis, Ralph Hennessey, Walter Hochstenbach, Alma Nussbaumer, Sarah Parmlinter.

## GREELEY—\$106,000

Charles Ahlstrand, Geo. Day (tinner), Augusta Toepfer, John Wildy, Theo. Windscheffel.

## JULESBURG—\$78,000

Robert Counce (rancher), Wm. Kemper, Myron McGuire (cafe owner), Charles White.

## LA JUNTA—\$56,000

Walker McClure, Victor Meador, Maggie Minnear.

## LEADVILLE—\$31,000

Andrew Carter, John Geary, Ellie Johnson, John McMahon, Jessie Randall (teacher), Jesse Wyatt (merchant).

## LITTLETON—\$22,000

Ellen Gordon, Thos. Jones, Paul Wood.

## LONGMONT—\$240,000

Newton Lewis, Earl Ludlow (stockman), Leslie Middleton, Thadeus Overstreet, Lloyd Pierce (salesman), Frank Shaw (undertaker).

## LOVELAND—\$64,000

Adelbert Berner (sugar maker), Frank Hart, Bertha Richards.

## MONTROSE—\$48,000

Edgar Freeman (asst. mgr. laundry), Karen Leonard, Harry Randle, Amanda Schmidt.

## PLATEVILLE—\$19,000

Wm. Condon, John Johnson, Walter Johnson, Alice Olson.

## PUEBLO—\$483,000

Annie Buecker, Lorraine Casey, Guy Chatfield, Lewis Edmundson (stock & dairy man), James King (retired public administrator), Frederic Peirce (physician), James Salvage (miner), Augusta Seitz (retired), Melissa Stewart, Charles Streamer (physician), Thos. Teare, Wm. Whitlow, John Windsor (harness maker).

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.



## Colorado—Continued

**SALIDA—\$36,000**

Frank Krebs (retired machinist foreman), Alexander McKenzie (plumber).

**TRINIDAD—\$116,000**

Albert Branson (hardware merchant), Frank Brown (salesman), Arthur McDonald, Maurice O'Connor (R. R. conductor), Minnie Zanolini.

**OTHER COLORADO TOWNS—\$2,340,000 (Partial List)**

Adena: J. Durben.—Antonito: J. McGregor.—Aurora: C. White.—Austin: F. Hamilton.—Ault: J. Duncan, G. Simpson.—Briggsdale: F. McBeth.—Brighton: E. Moore.—Burlington: E. Davis, Jr.—A. Sandstedt.—Byers: J. Fellin.—Caddo: Katherine Tiedt.—Cameo: Clara Miller.—Canon City: L. Ready.—Castle Rock: H. Hooper (contractor).—Center: H. Westerman.—Central City: S. Webster.—Clifton: C. Terry.—Colorado City: J. Baker.—Cortez: Nora Brown.—Craig: E. Hampton, B. McDonald.—Crawford: D. Pace.—Creede: C. McCaulley.—Crested Butte: P. Heuchner.—Cripple Creek: Effie Blackwood, Frances Channing.—Crook: Elaine Shostrom.

Delta: Marie Barnard, Edith Matney.—Eaton: C. Peterson.—Eckley: M. Catchpole.—Englewood: Anna Keller, R. Terrell.—Fowler: Wm. Huitt.—Garcla: J. Segura.—Gardner: Mary Thorne.—Garo: H. Arthur.—Glenwood Springs: Ethel Flynn, F. Meier.—Golden: W. Boatright.—Grand Junction: Mary Lance, C. Smith.—Grand Valley: E. Jackson.—Greystone: C. Nelson.—Gunnison: C. Mergelman.—Hale: G. Miller.—Hamilton: F. Clark.—Hartman: E. Chmelka.—Haxton: T. Orndorff, G. Price (auctioneer).—Hesperus: Florence Graves.—Holly: Clare Hart, J. McMurry (realtor).—Holyoke: C. Ferguson.—Homelake: T. Mackey.—Hotchkiss: Mary Patton, R. White (fruit grower).—Hugo: A. Vegt, E. Woodridge.—Hygiene: C. Williams.—Idaho Springs: R. Bonney.—Indian Hills: M. Jones.

Johnstown: F. Chandler.—Lake-wood: W. Sharp.—La Porte: E. Bruce (fruit grower).—La Salle: B. Rudd, S. Spiker.—Las Animas: Cora Frederick.—Lazear: Mary Bothel.—Lewis T. Morgan. Lucerne: A. Johnson.—Manitou: F. Dean.—Manitou Springs: C. Smith (retired).—Manzanola: W. Miller (merchant).—Marble: C. McWilliams.—Merino: W. McSaw.—Milliken: J. Flood.—Monte Vista: M. A. Tzen (druggist).—J. Montgomery.—Portland: T. Hill.—Roggen: K. Wahl.—Salida: F. Krebs, A. McKenzie.—San Luis: J. DeHerrera (cafe operator).—Sedgwick: A. Claypool.—Shaw: H. Adams.—Shawnee: R. Ballis (realtor).—Sheridan Lake: C. Henry.—Silverton: O. Lockhart, F. Thompson.—Springfield: M. Jackson, W. Thompson (auctioneer).—Steamboat Springs: C. Manning (att.).—Sterling: C. Hendrix, P. Wernsman (retired).—Stratton: H. Heberlein.—Swink: L. Mikkelsen.—Tavista: W. Meador.—Towner: A. Brazee.—Vilas: W. Ownley.—Weldona: J. Hartley.—Wiley: C. Davis, Jr.—Windsor: J. Martin, J. Schmidt.—Woodmen: F. Knapp.—Wray: W. Grigsby.—Yuma: A. Flaten (physician).

**NEW MEXICO**

Total Payments ..... \$3,200,000  
Rank in Payments ..... 47th  
Rank in Population ..... 44th  
Payments Per Capita ..... \$7.58

Ordinary life insurance in force \$121,086,000 on 57,853 policies or \$287 per capita. Average size of policy in force \$2,093, average new policy sold in 1939 \$1,847.

The \$3,200,000 in life insurance money paid to residents of New Mexico in 1939 was two and one-half times the \$1,301,668 in P.W.A. grants in the state for the fiscal year, and \$500,000 in excess of the federal agricultural adjustment program payments of \$2,773,807, and nearly four times the \$839,236 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were twice the \$1,637,407 federal income taxes collected in New Mexico, more than the \$2,991,782 in wages paid by Manufacturers in the state and over one-fourth of the \$11,260,000 total savings bank deposits.

**ALBUQUERQUE—\$426,000**

Charles Benjamin, Carl Bone, Elizabeth Brittenstene, Antonio Chaves, Jose Diaz, Thomas Dorris, Cora Eakes, Russell Ellar, Mary Evans, George Forester, Mary Fownelle, Perry Fouts, Percy Gardner, Milton Hollander (Mgr. Radio Station KGGM), Reuben Huest, Tonita Martinez, Rufus Moore, Monroe Moya, Minnie Phillips, Apolinar Rodriguez, Roman Sando-

val, Herman Schneider, Arthur Wells, Wm. Wilson.

**ARTESIA—\$38,000**

Theodore Flint, Irving Lane, Lula Robinson, Van Welch.

**BELEN—\$48,000**

Teresa Baca, John Becker, Wm. Craig, Sofia Landavazo, Princes Simpson.

**CARLSBAD—\$33,000**

Livy Haney, 1 realtor, 1 timekeeper.

**CLOVIS—\$41,000**

Marguerite Caite, Dollie Hommit, May Saylor, John Tucker (contractor).

**GALLUP—\$52,000**

Shelby Driskell, Manurla Fernandez, Zenas Gurley, Frank Martinelli, Alyce Scott, H. White, Wm. Larkin.

**ROBES—\$32,000**

Lloyd Guthrie, Fred Irwin, Dr. Jasper Neighbors.

**LAS CRUCES—\$76,000**

Courtland Bennett, Lawrence Breazeale, Darby Gilmer (prop. planing mill), Rollo Place, Dr. Troy Sexton.

**LAS VEGAS—\$30,000**

Claude Carscallen (lumberman), Jose Maes, Oran Miller.

**PORTALES—\$37,000**

James Hullum, Robert Johnson (realtor), 1 druggist.

**ROSWELL—\$74,000**

Martin Corn, Jr. (rancher), Lillian Jurgens, Clyde McDonald, Shelburn Renfro.

**SANTA FE—\$62,000**

Juanita Davis, Otis East, Chas. Head, Donald Johnston, Mabel Martinez, Ramon Sena, Simonita Ulibarri.

**TUCUMCARI—\$28,000**

Grace Elliott, Bryant Francis, Charles Head.

**ARIZONA**

Total Payments ..... \$4,300,000  
Rank in Payments ..... 46th  
Rank in Population ..... 45th  
Payments Per Capita ..... \$10.44

Ordinary Life Insurance in Force \$168,691,000 on 66,861 policies or \$409 per capita. Average size of policy in force \$2,523, average new policy sold in 1939, \$2,232.

The \$4,300,000 in life insurance money paid to the residents of Arizona in 1939 was slightly under the \$7,704,994 in W.P.A. payments in the state for the fiscal year, was over twice the \$2,120,847 in P.W.A. grants, was over the federal agricultural adjustment program payments of \$4,172,099, and more than twice the \$2,017,748 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost twice as much as the \$2,542,667 federal income taxes collected in Arizona, one-half of the \$8,602,418 in wages paid by manufacturers in the state, over one-seventh of the \$27,339,000 total savings bank deposits.

**DOUGLAS—\$54,000**

Ross Lose, Lizzie Nelson, Allen Smith.

**GLENDALE—\$31,000**

James Chandler, Manlie Gilmore (photographer), Charles Pollard (dry cleaner).

**NOGALES—\$78,000**

Nicholas Berlich (border patrol service), Alex Handley (retired), Charles Wheeler (collection clerk).

**PHOENIX—\$694,000**

Over 67 Ordinary Claims  
Earl Baker, Francis Coles, Jr., Benjamin Conklin, Hilda De La Paz, Robert Emery, Bertha Gatchel, Mamie Gillaci, Raymond Gillfof, Claude Gresham, Joseph Harris, Sidney Hevelone (trucking business), Waldo Hibbard, Miles Hill, Lee Hinton, Fred Jones (telephone system supt.), Flora Kersh, Oliver Loch, Robert McElroy, Clyde Mincks, Naomi Moore (teacher), G. Nelson (physician), Mary Reed, Frank Schweiger, Max Silverman (merchant tailor), Geo. Sims, David Stein, Eva Stevens (bank employee), Mattie Stillwater, Lawrence Thayer (retired physician), Henry Vinyard, Arthur Wadlow, George Williams, Geo. Wyckoff.

**PRESCOTT—\$42,000**

Russell Miller, Charlotte Otter, Samuel Otter, Harold Reykdal (merchant), Oliver Wright.

**TUCSON—\$510,000**

Over 36 Ordinary Claims  
Martin Barker, Anthony Boeker, Charles Booth, Colby Farrar, Louisa Groomes, Irma Heineman (nurse), Wm. Lancaster, John Long (retired), Rhea McLean, Edward Moore, Augustus Paine, III (executive), Erwin Rinder (building management), Ross Savage (merchant).

**UTAH**

Total Payments ..... \$6,600,000  
Rank in Payments ..... 42nd  
Rank in Population ..... 41st  
Payments Per Capita ..... \$12.71

Ordinary life insurance in force \$279,975,000 on 156,849 policies or \$539 per capita. Average size of policy in force \$1,785, average new policy sold in 1939 \$1,748.

The \$6,600,000 in life insurance money paid to residents of Utah in 1939 was slightly under the \$8,628,436 in W.P.A. payments in the state for the fiscal year, was four and one-half times the \$1,572,335 in P.W.A. grants, almost twice the federal agricultural adjustment program payments of \$3,501,987, and over twice the \$2,756,367 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were nearly twice the \$3,507,835 federal income taxes collected in Utah, almost one-half of the \$14,479,158 in wages paid by manufacturers in the state and over one-seventh of the \$44,115,000 cash income from farm products.

(For towns with fewer claims see end of list)

**LOGAN—\$52,000**

Ernest Nyman, James Olson, Hyrum Thatcher.

**OGDEN—\$285,000**

Wm. Alway, Frank Chamberlin, Ella Ellsworth, Wm. Grimes, George Hanson, Hyrum Monson, Lawrence Sherner, Chas. Wood (executive R. R. Co.).

**PROVO—\$73,000**

James Clayton, Calvin Cragun (retired), Frederick Critchlow, Hazel Makin, Wm. Strong.

**SALT LAKE CITY—\$1,715,000**

Life insurance payments averaged \$63 per family.

They represent 34 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 31 year period equal the city's annual retail trade volume.

Over a 20 year period life insurance payments equal the total savings bank deposits in the city.

Over 119 Ordinary Claims

Baron Aborn, Carl Badger (att.), Emmett Bagley (att.), Edward Bird, Sr. (ins.), Loftu Bjoinson, Derk Bloem, Charles Boulter, Philip Boyer, Alva Butler, Norman Christenson, Wesley Davis, Charles Dean, Eugene Giles, D. Matilda Graham, Ernest Gregory, Dr. Roy Groesbeck, Lewis Haggard, Frank Hall, Otto Henkel, Morris Hoag, Dr. Horace Holbrook, Ross Houck, Elmer Jensen, Willard Knight, George Knudsen, Evelyn Kotter, Joseph Lauffenberger, Mary McKenna, Wm. Norvill, Sterling Ogden, Joshua Paul, Mark Pease, Hyrum Pope (architect), Francis Pyke (Pres. Pyke Mfg. Co.), Charles Reiley, Kenneth Renne, Murray Schick, Edw. Shaw, Sam Steier, Isaac Stewart, Abraham Tennebaum (merchant), Byron Townsend, Thomas Williams.

**OTHER UTAH TOWNS—\$615,000 (Partial List)**

American Fork: J. Chadwick (ins.). Beaver: Henry Skinner.—Bingham Canyon: Robert Hoine.—Brigham: Andrew Pathakis.—Castle Dale: Wm. Peacock, Jr.—Castle Gate: Robert Houston.—Cedar City: Dr. Menzies MacFarlane.—Clearfield: James Hagen.—Cortish: John Pitcher.—Eureka: George Castleton.—Farmington: Edward Cottrell.—Garden City: Arnold Brooker, Solomon Trevelling.—Glendale: Andrew Olson.—Helper: Alfred Greenstreet, Morris McNary.—Homesville: Parley Hunsaker.—Hyrum: J. Moss.—Kamas: Sarah Porter.—Kanab: Sandall Findlay.—Kenilworth: Augusto Torno.—Magna: Peter Pharmakis, Willard Reynolds.—Manilla: Francis Twitchell.—Manti: John Hall.—Mantua: Louis Jensen.—Marysville: Sidney Murray.—Milford: David Muir.—Monroe: Edward Bredsguard.—Mt. Pleasant: Arthur Jensen.—Murry: Marie Greene, Antone Rentmeister.—Panquitch: J. Jones.—Parganah: Robert Talbot.—Park City: M. Lund.—Payson: John Tervort.—Price: Marie Dusserre, Gust Hemonas.—Redmond: Lloyd Olsen.—Richfield: Dinna Johnston.—Sandy: Nels Nelson.—Spanish Fork: Jennie Stewart.—Springville: Thomas Schwartz, Merlin Taylor.—Sunnyside: Henry Ward.—Tillamook: Fannie Dye.—Tooele: Abinade Porter.—Tremonton: Jehard Forsgren, Newell Taylor.—Vernal: Philip Stringham.—Wood Cross: Alvin Hatch (Mgr. Hatch Bros. Co.).

**NEVADA**

Total Payments ..... \$1,600,000  
Rank in Payments ..... 49th  
Rank in Population ..... 49th  
Payments Per Capita ..... \$15.84

Ordinary life insurance in force \$54,473,000 on 22,783 policies or \$539 per capita. Average size of policy in force \$2,391, average new policy sold in 1939 \$2,273.

The \$1,600,000 in life insurance money paid to residents of Nevada in 1939 was almost equal to the \$1,744,357 in W.P.A. payments in the state for the fiscal year, was over five times the \$295,478 in P.W.A. grants, almost ten times the federal agricultural adjustment program payments of \$167,288, and about three times the \$566,141 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were fifty-four percent of the \$2,974,422 federal income taxes collected in Nevada, equal to the \$1,625,131 in wages paid by manufacturers in the state and about one-eighth of the \$12,362,000 total savings bank deposits.

**FALLON—\$68,000**

Danna Dodge, Emery Freeman, Charles Spoon.

**RENO—\$340,000**

Lawrence Anderson, George Crosby, Ruth George, Walter Gillett (musician), Prince Hawkins (att.), August Kaiser, Frank Kraljeck, Herman Petersen, Leroy Pike (att.), Lawrence Spencer, George Whiteley.

**PACIFIC COAST****WASHINGTON**

Total Payments ..... \$26,800,000  
Rank in Payments ..... 24th  
Rank in Population ..... 31st  
Payments Per Capita ..... \$16.16

Ordinary life insurance in force \$988,413,000 on 469,109 policies or \$596 per capita. Average size of policy in force \$2,107, average new policy sold in 1939 \$2,105.

The \$26,800,000 in life insurance money paid to residents of Washington in 1939 was slightly under the \$35,240,124 in W.P.A. payments in the state for the fiscal year, was almost three times the \$9,853,107 in P.W.A. grants, over five times the federal agricultural adjustment program payments of \$5,090,635, and nearly four times the \$7,352,663 federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were nearly twice the \$14,681,538 federal income taxes collected in Washington, over one-fifth of the \$128,471,946 in wages paid by manufacturers in the state and about one-fifth of the \$139,907,000 cash income from farm products.

(For towns with fewer claims see end of list)

**ABERDEEN—\$241,000**

Herman Eklund, James Evans, Walter Slade (lumberman), Chas. Stevenson, Eldon Wolfe.

**BELLINGHAM—\$287,000**

H. Aldrich, Elmer Campbell, Elizabeth Crombie, Louis Donart, Hugh Eldridge, Gomer Thomas, Bertha Graham, Percy Heal (Asst. Mgr. Natl. Bank of Commerce), Alfred Solid, Clara Swetenham.

**BLAINE—\$18,000**

Edwin Aursness, Esther Newberry, Edsall Shay.

**CANAS—\$17,000**

David Herchberger, Benjamin Lundquist, Robt. Owen, Harvey Turner.

**CLARKSTON—\$25,000**

Frank Lintula, Alonzo Murphy, Melvin Roberts.

**COLFAX—\$30,000**

Fred McCroskey, Chas. Matzger (grocer), David Powell (plumber).

**ELLENBURG—\$56,000**

Arthur Davies (banker), Wilson Tozer, Con Vandewalle.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.



## Washington—Continued

**EVERETT—\$217,000**

Jacob Anthes, Edw. Cosgrove, Edw. Hale, Hugo Hartman, Ernest Peck, Willis Rich, Magliore Sauve, Henry Scheidt, Anna Warbus.

**KELSO—\$28,000**

Wert Anderson (druggist), Timothy Crowley, James Rankin.

**MOUNT VERNON—\$30,000**

Marjorie Anderson, Helen Elde, John Ward.

**OLYMPIA—\$160,000**

Robt. Cochran, Ernest Cravens, Otto Jacobson, Arthur Keller, John Mitchell, Dean Shannon, Chas. Winslow, Gordon Woollett.

**PASCO—\$52,000**

James Conroy (flour mill prop.), Geo. Coyey, Andrew Johnson (Mgr. W. B. Cigar Co.).

**SEATTLE—\$6,898,000**

Life insurance payments averaged \$70 per family.

They represent 25 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 23 year period equal the city's annual retail trade volume.

Over a 21½ year period life insurance payments equal the total savings banks including postal savings deposits in the city.

Over 359 Ordinary Claims

Over 50 Industrial Claims—\$12,700

## CLAIMS BY AMOUNTS:

3—\$50,000 or over
11—25,000 to \$50,000
33—10,000 to 25,000
52—5,000 to 10,000
56—3,000 to 5,000
79—2,000; 125—1,000

James Alexander, Philip Allen, Frederick Armstrong, Albion Ashmore, Daniel Bailey, Isaac Baroh (broker), Harry Beebe, Arthur Belanger (contractor), Rex Benedict, Cyrus Blood, Eugene Breaker, Robt. Bronson (att.), Benjamin Brooks (physician), Fred Brown, Wm. E. Brown (ins.), Wm. Burke, Clifford Campbell, Chas. Carlson, Samuel Christie (hotel prop.), Floyd Clark, Jr., Norman Clark, Hugh Corbett, Edw. Cox, Martyn Crowder, Wm. Culmer, Raymond Dillingham (Supt. Pac. Tel. & Tel. Co.), Wm. Doane, Walter Drake, Wm. Duncan, Frank Easter (broker), Alfred Fellows, Fred Ferree (traffic mgr.), Clarence Fisher, Victor Frank.

Chas. Gallant, Victor Garvey, Edwin Gerhart, Henry Gibson (druggist), Robt. Godden, Carl Gould (architect), John Grass, Wm. Halliday, Orlando Hanson, Harry Levenson, Harry Healy, Oscar Heaton (att.), Thos. Hendry, Chas. Henry (att.), Robt. Hirsch, Adolph Hoge, Wm. Houlahan, Alexander Hunter, Arthur Husmo, Henry Hyde, Sidney James (clergyman), Carlton Johnson, Marius Johansen, Philip Johnson, Charles Kehl (physician), Walter Keith, Howard Kelley, Wm. Kiesler, Harry Knoff (pres. printing co.), Carl Koenig (physician), Rev. Oscar Korsmeyer, Arant Kraber, John Kylstra.

Nils Larsen, Henry Lohse, Chas. McCann, Leo McGowan, John MacKenzie, Chas. Matheus, Alexander Miller, Winlock Miller, Jr., Frederick Morton, Samuel Nerdum, Henry Ochsen, Benjamin Pearson (Asst. Sales Mgr. Boeing Airplane Co.), Willson Phillips, Chas. Plerson (ins. supervisor), Wm. Pittwood, Leslie Pitzer, Paul Richardson (architect), Jos. Robinson, James Ross, Jack Sather, Henry Sauers (Mgr. Bankers Life Co.), Anthony Saul, Morton Schutt, Wm. Shields, Jos. Sizer, Lorenzo Snell, Myer Sorensen, Earle Spencer, Robt. Stevenson (U. S. engineer), Jesse Stuart.

Rainford Taylor, David Thomson, Geo. Tourtellot, Dr. Frederick Underwood, Orville Vanderpool, George Venard, Norman Vestal, Isaac Waring, Harold Warner, Sr. (hotel operator), Hoyt White, Frank Wilson, M. Wineland, Warren Wood, Earle Zinn (Gen. Agt. Northwestern Natl. Life Ins. Co.).

**SPokane—\$1,963,000**

Life insurance payments averaged \$72 per family.

**SPokane—\$1,963,000**

Life insurance payments averaged \$72 per family.

Telephone Main 2634

**O. C. NAIL**

General Agent

Guarantee Mutual Life Company

Omaha, Nebraska

502 Old National Bank Building

Spokane, Washington

They represent 35 percent of the wages paid by manufacturers operating in the city.

Over 125 Ordinary Claims

Harry Anderson, Earl Baker, Harry Bender, Oliver Berg, Arthur Blomberg, James Brown, James Carr, Louis Conyard (att.), Minnie Dickerson, Wm. Doust, Lyle Drury, Eugene Favre (retired banker), Thos. Gales (minister), Wm. Gallemore, John Griffith, Orrin Guernsey,

John Gunning (surgeon), H. Hansen, David Hewit (retired), Jacob Hill (bldg. mgr.), John Johnson, Thomas Kennedy, Herbert Kimball (att.), Phillip Kinzel, John Kutish, Alexander Lauber, Gustav Lenke, Augustus Lindsay, Jessie Lott, Anna Lynch, Eugene Mabry, Cotter Maaden, Hjalmar Murk (lumberman), Oliver Nelson, Herman Nordstrom (bank examiner), Phyllis O'Connor, Nellie Perrault, Dallas Robinson, Dallis Rollinson, Letha Sarchet, Arthur Seaver, Edward Schmidt, Winfred Scott (grocer), Walter Slater (ins.).

**TACOMA—\$1,292,000**

Life insurance payments averaged \$51 per family.

They represent 9 percent of the wages paid by manufacturers operating in the city.

Over a 1½ year period life insurance payments equal the total savings bank deposits in the city.

Over 89 Ordinary Claims

Peter Bergsten (contractor), Wm. Bottoms, Robt. Finke, Wm. Fraser, John Cable (ins.), Frank Campbell, Martin Carlson (ins.), Hubert Craft, Frank Harshberger (att.), Milton Hemmings, Michael Kenney (plumber), Elmer Logan, Dayton Maltby, F. Maurmann, John Meads, Chas. Mellinger (funeral director), John Miller, Henry Moore, Raymond Nelson, Jos. Nicholson, Sam Petropoulos, Mathew Pitsch, Lawrence Sawdy, Carl Schmechel, Chas. Schulta, Sebastian Osborne, Ralph Sprinkle, Jesse Steffens, Carl Thoresen, Erva Tibbits, Samuel Todd (lumberman), Chas. Watson, Mary Wilkinson, Susie Zenk.

**VANCOUVER—\$92,000**

Samuel Adams, Win Carson, Ernest Melvin, Ada Molyneux, Dale Reid, Sylvia Thompson.

**WALLA WALLA—\$161,000**

Mary Bishop, Wm. Bowe, Chas. Carle, Fred Kidwell (retired), Gabriel McKenzie, Chas. Turner, Virgil Warner.

**WENATCHEE—\$130,000**

Dr. John Drury, Parnell Drury, Wm. Irwin (retired), Clarence Newton, Clarence Petersen, Leon Russell, Wm. Scaife.

**YAKIMA—\$431,000**

Bentley Bell (jeweler), James Best, James Clark, Cora Coad, Wm. Cook, Geo. Currey, Evan Davis (ins.), Chas. Donovan, Emma Irwin, James McNeice, Leo Mayer, Fred Monroe, Hulda Pearson, Edw. Quee, Geo. Rankin (retired), Martin Roylance, Mathew Schmidt, Isham Smith (att.), Wm. Steinweg, S. Sudler, Clayton Udell (fruit rancher), John Williams (dentist).

**OTHER WASHINGTON TOWNS—**

\$1,845,000

**(Partial List)**

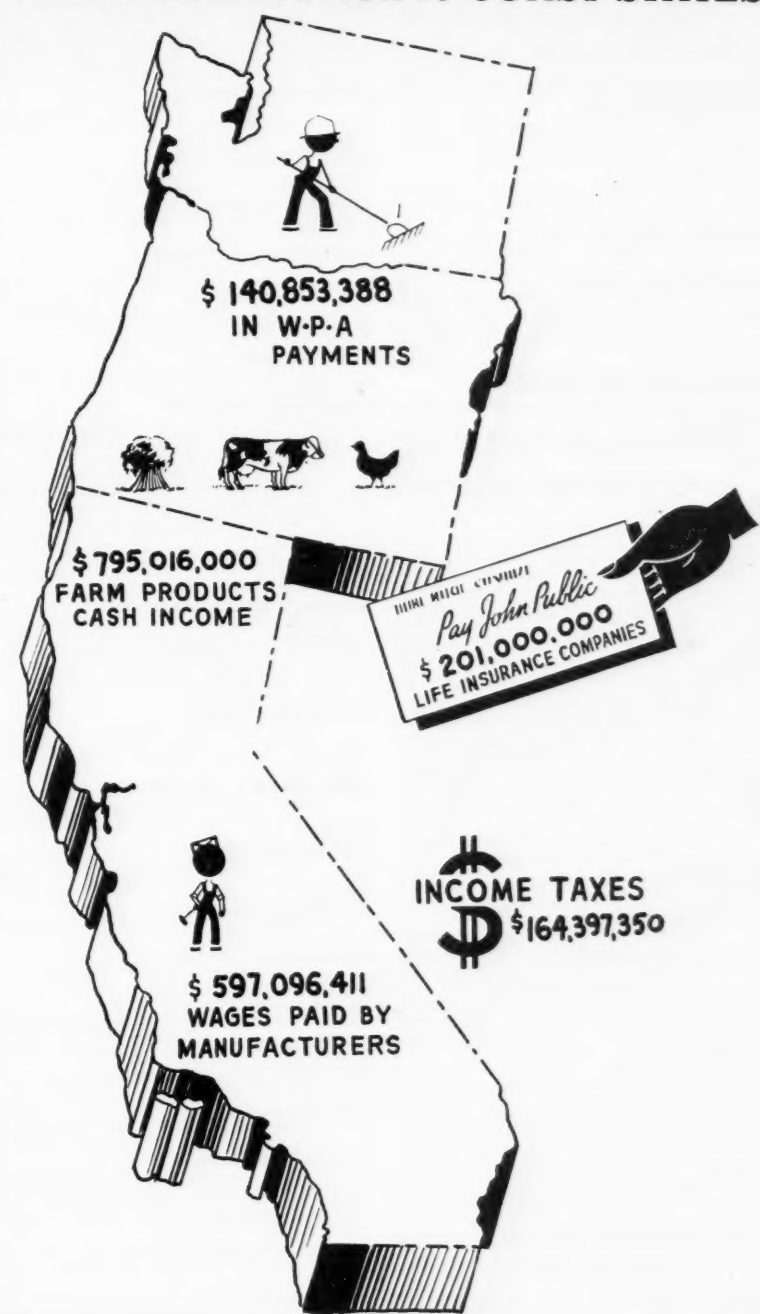
•Alderwood Manor: F. Dornblut.—Anacortes: G. Anderson.—Argyle: S. Nelson.—Arpin: F. Christenson.—Auburn: M. Ward.—Baraboo: Dr. W. Wareham.—Bellevue: D. McKee, A. Miller (editor).—Beloit: D. Monahan.—Bothell: J. Hanson.—Bow: G. McRae.—Bremerton: J. Hagen.—Brenham: T. Folz.—Bucoda: M. Fjord.—Cashmere: J. Balsdon, C. Schmitten.—Castle Dale: H. Seely.—Cathlamet: D. Thomas.—Cedar Falls: F. Myers.—Centalla: G. Besse, V. Riley.—Chehalis: I. Anderson, Wm. Boone.—Cheney: R. Newton, A. Walton.—Chewelah: A. West.—Chinook: E. Gardlin.—Clarksburg: J. Tierney.—Cle Elum: Wm. Galloway.

•Darrington: E. Rankin.—Davenport: H. Hansen.—Dayton: Wm. Arthurs, Mary Ream.—Dee Park: Wm. Siers.—Diamond: G. Johnson.—Duvall: D. Bourke, S. Reichmuth.—Eatonville: Wm. Lemke.—Elk: J. Dooley.—Enumaw: R. Keys.—Everett: M. Gay, J. Kostelyk.—Farmington: F. Vincent.—Ferndale: D. Clough, P. Key.—Follansbee: Patsy Petrelle (realtor).—Friday Harbor: J. Bergman.—Garfield: J. Jensen.—Goldbar: W. Benedict.—Grand View: R. Cross.—Harrah: H. Lemcke.—Hanford: N. Anglin.—Hartford: Wm. Jordan.—Hoquiam: L. Bystrom.—Janesville: A. Bingham.—Kansas: J. Lower (bank executive).—Kennewick: P. Trier.—Kent: I. Madsen, E. Pohl.—Keyport: A. Abbott.—Kirkland: Ophie Frey, C. Hollenshead.

•Leavenworth: A. Ault, J. Holloway.—Longview: Wm. Ballschneider, C. Schaub.—Luck: Dr. T. Ries.—Lynden: R. Cagley, Rev. C. Poole.—Mabton: H. Whitling.—Mayview: Wm. Paisley.—Mercer Island: H. Higday (att.).—Moxee City: K. Kemmerden.—Newman Lake: J. Dalen.—Oaksdale: L. Finnell.—Odessa: R. Schrag.—Palmyra: A. Smith.—Parkland: N. Hong.—Pateros: G. Chapman.—Pomeroy: H. Bond, C. Rommel.—Port Angeles: W. Ingalls.—Poulsbo: R. Wallace.—Prescott: Alice Bowe, V. Harvey.—Prosser: Anna Davidson, Wm. Larsen (realtor).—Puyallup: H. Wilson.—Pullman: J. Hammond.—Rainier: W. Thomas.—Randle: R. Slagle.—Raymond: J. Lewis, T. Olsen (minister).—Republic: I. Zwang.—Rice: B. Gruenewald.—Ritzville: D. Scott.—Riverside: G. Hasbrouck.—Rochester: J. Peterson.—Rosalia: A. Sloan.

•Seabury: R. Neil, Sr.—Sedro Woolley: C. Bingham.—Selah: H. Backer, T. Slagle.—Skykomish: L. Rian.—Stanwood: J. Anderson, D. Bennie.—Stelacoom: D. Tinkcom.—Sunnyside: Fannie Gells, V. Mason.—Suquamish: A. Whelan.—Teno: G. Churchill.—Tonasket: J. Rotsel.—Toppenish: C. Martel (druggist).—Uniontown: J. Wittman.—Valley: J. Zundel.—Vashon: L. Houghton.—Waitsburg: J. Kinder, R. Schulz.—Wapato: F. Gibson.—Warden: F. Campbell.—Wauwaton: J. Gle-

## PAYMENTS IN PACIFIC COAST STATES



bink.—Wauwaton: H. Dehn.—White Bluffs: G. Gugat.—White Swan: H. Kent.—Wilbur: F. Much.—Winlock: F. Rice.—Winona: V. Leinweber.—Winslow: B. Yancey.—Wishram: C. Harrold.

**OREGON**

Total Payments ..... \$27,000,000  
Rank in Payments ..... 22nd  
Rank in Population ..... 34th  
Payments Per Capita ..... \$26.29

Ordinary life insurance in force \$615,004,000 on 289,006 policies or \$599 per capita. Average size of policy in force \$2,128, average new policy sold in 1939 \$2,012.

The \$27,000,000 in life insurance money paid to residents of Oregon in 1939 exceeded the \$13,658,109 in W.P.A. payments in the state for the fiscal year, was about nine times the \$3,141,432 in P.W.A. grants, over six times the federal agricultural adjustment program payments of \$4,409,350, and nearly eight times the \$3,656,325 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic

security of the state. Life insurance payments were over four times the \$6,564,163 federal income taxes collected in Oregon, over one-third of the \$79,492,397 in wages paid by manufacturers in the state, one-fourth of the \$108,326,000 total savings bank deposits and over one-fourth of the \$102,062,000 cash income from farm products.

**BAKER—\$56,000**

Frank Johnson, Ganel Small, Reginald Wagner.

**BEND—\$49,000**

Chas. Broughton, Lester Marley, Jay Upton (att.), Frank Winslow.

**CORVALLIS—\$68,000**

Otto Mauthe, Harvey Robinson, Geo. Smith.

**EUGENE—\$191,000**

John Barnes, Ernest Brunner, Geo. Davis, James Frost, Clarence Gillette, Frederick Havemann, John Hennessey, Wm. Kidwell, Byron Kingsley, Fred Lindsay, Edgar Markell, Frank Northrop, Frank Poindexter, Wm. Prose, Wm. Shillington.

**HILLSBORO—\$39,000**

Daniel Badertscher, Wm. Bowman, Thos. Lonnell.

**KLAMATH FALLS—\$165,000**

Gustav Arnold, C. Daggett, Marion House, Earl Olds, James Raney, E. Sanborn, Guy Stebbins (contractor).

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.

## Oregon—Continued

**LA GRANDE—\$51,000**  
Ella Baker, Frank Rechlin, John Woodell (miller).

**MCMINNVILLE—\$38,000**  
Isaac Branson, Hugh Farmer, Henry Jones, Kenneth Miller, Hansine Petersen, Lorenzo Smith.

**MEDFORD—\$147,000**  
Clara Fichtner, Clarence Goff, Thaddeus Miles (att.), Robt. Stearns (surgeon), John Wakefield (ins.).

**MILTON—\$30,000**  
Jasper Kelley, Benjamin Osborn, Robt. Vancil, Clarence Zerba (ins.).

**OREGON CITY—\$45,000**  
Robt. Clarke, Arthur McAnulty, Samuel Martin (minister).

**PENDLETON—\$70,000**  
Grover Comstock, Frank Curl, Jos. Harrison, Augustus Kester, John Lambirth, Oscar Newquist, Amor Smith, Harry Swaim, Gilbert Temple, Marcus Yates.

## PORTLAND—\$5,725,000

Life insurance payments averaged \$80 per family.

They represent 34 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 24 year period equal the city's annual retail trade volume.

## Over 318 Ordinary Claims

Wm. Akers, Sheldon Ayres, Howard Barrett, Edward Baum, Peters Bayard, Harry Beach, Edgar Bonggren (artist), Wm. Buffington (att.), Ralph Calkin (dentist), Chas. Clark, Blaine Colls, Wm. Corfe, Walter Critchlow (att.), Henry Dueber, Earl Dunlap, Willard Dunsom, Albert Edmonds, Edward Emerson, Leo Erickson, Elmer Finzer, Austin Francis (realtor), Abraham Gage, John Gilbert, Wm. Gillespie, A. Graham (grocer), Alfred Grierson, John Harold, Frank Hawn, Jos. Healy, Julius Helwig, Fred Hensler.

Thos. Inton, Guy Jewett, Robt. Johnston, Wm. Jones (mortician), Theodore Kellogg, Michael Kern, Wm. Kertson, Cecil King, E. Lawrence (realtor), C. Lazenby, Geo. Lewis, Wm. Luethe, Jos. McFarlane, Verne McIntyre (mgr.-theatre), Daniel McNiece, Dr. Albert Mathieu, Frank Meagher (banker), Osborne Middleton, Jos. Miend, Jr. Geo. Morgan, Leon Muller, Rev. Geo. Oliver, G. Olson, Leonard Perry, Geo. Pratt (optometrist), Irwin Pynn (retired), Harry Quackenbush, Louis Rivers, Samuel Rosenblatt.

Howard Sauter, Ralph Schlegel (ins.), Thos. Schneider (plumber), John Selberg, John Shaver, Geo. Simpson, Bert Smith (realtor), Geo. Southwick, Roy Stearns, Wm. Swank, Malcolm Thornton, John Tourtellotte, Chas. Trafte, Alexander Vance (att.), Osmund Velde, John Vogan (candy mfr.), Perry Wilren, Paul Wisotzki.

## SALEM—\$267,000

Solomon Anderson, Chas. Carter, Chriss Lachele (furrer), Frank Chudimsky, Harry Dunham, Willard Dunsom, Frances Johnson, Frank Loose, Edward McElvain, Egbert Pruitt (contractor).

## TILLAMOOK—\$31,000

John Cochran, Frank Reding, Margaret Snyder, Dean Thomas.

## CALIFORNIA

Total Payments .....\$147,200,000  
Rank in Payments .....5th  
Rank in Population .....6th  
Payments Per Capita .....\$23.92

Ordinary Life Insurance in Force. \$4,362,471,000 on 1,895,079 policies or \$709 per capita. Average size of policy in force \$2,302, average new policy sold in 1939 \$2,043.

The \$147,200,000 in life insurance money paid to Californians in 1939 exceeded the \$91,955,155 in W.P.A. payments in the state for the fiscal year, was over eight times the \$18,213,363 in P.W.A. grants, nine and one-half times the federal agricultural adjustment program payments of \$15,625,727, and over five times the \$27,847,006 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$143,151,649 federal income taxes collected in California, were over one-third of the \$389,132,068 in wages paid by manufacturers in the state, almost one-fourth of the \$553,047,000 cash income from farm products.

(For towns with fewer claims see end of list)

## ALAMEDA—\$488,000

Charles Askey, Edward Bickford, Charles Brower, Dr. Garry Burke, John Cemon, Alex Donahue, Edith Hughes, Herman Ketterer, Alfred Lamdin, Herman

Lamdin, Richard Petersen, John Roos, Jr., John Wallace, Alfred Welch.

## ALHAMBRA—\$315,000

Over 5 Industrial Claims—\$3,474  
Everett Betz, Robert Clawson, John Goldthwaite, Albert Grocott, George Miller, Harry Mound, George Tobin, Wm. Welter, Mark White, Harvey Witz.

## ALTADENA—\$304,000

John Carroll, Jefferson Fitzgerald, Annette Klump, Telesforo Ricardi, Percy Pryor, Charles Soemo.

## ANAHEIM—\$120,000

Homer Ames (judge), W. Huntington, Dr. Harris Newkirk, P. Yeager.

## ARCADIA—\$69,000

Ethel Farwell, Paul Middleton, Wm. Richards.

## BAKERSFIELD—\$330,000

Gratian Anolabehere, Richard Bucholtz, James Caldwell, Charles Carlson, Viola Duncan, James Fitze, Ira Gambel, Benjamin Garrett, Guy Greenleaf, Benjamin Lonsford, Neils Neilsen, Clark Waters, John R. Withrow.

## BELL—\$62,000

George W. Auracher, Henry Hahn, Otis Pearson, Grace Young.

## BERKELEY—\$1,165,000

Samuel Archibald, George Atkins (importer), Inscip Bailey, Dudley Baird, Walter Barnes, Benjamin Casner, Richard Castle, Orsamus Cole, Jr. (Exec. Pac. Tel. & Teleg. Co.), Frank Converse, Harold Cook, Naum Gibbel, John Gings (Owner J. G. Gings Supply Co.—Grain Brokers), Joseph Grinnell, Samuel Himes (minister), Spencer Kendall, Edward McKeany, Abraham Makower (jeweler), Wm. Morse, John Petty, George Pierce, Edward Salbach, Carl Salber, Harry Squires, Leonidas Starr, Marion Struble.

## BEVERLY HILLS—\$1,480,000

George Baker, Albert Greenfield, Harold Irwin, Dr. Charles Kueny, Carl Laemmle, Wm. McLean, Gustave Magenheimer, Edward Moore (Grand Recorder A. O. U. W.), James Murray, Alfred Smart, Max Stein (executive).

## BURBANK—\$160,000

Robert Burke, Dorothy Criswell, Arlin Hawthorn, Larkin Jordan (contractor), Gala Swingle, Joseph Tuso, Stanley Wiggins.

## BURLINGAME—\$146,000

Ellsworth Carleton, Myron McClinton, James Nelson, Frank Ruhl, Reginald Williams.

## CHICO—\$118,000

Harry Bicknell, Lorraine McCall, Ricardo Rawlins, Adam Rhoys, Wm. West (mortician).

## COMPTON—\$56,000

James Bomar, Oce Dunscomb, George Zimmerman.

## CORONADO—\$145,000

John Duke, Thompson Guthrie, Jr., Frank Vukovich.

## DOWNEY—\$86,000

W. K. Fether, Philip Bomler, Fleda Campbell, Carl McFarland, Mary Main, Wm. Stevenson.

## EL CENTRO—\$97,000

Othniel Horne, James Porter, Charles Scott, Oscar Young.

## ESCONDIDO—\$57,000

Bessie Hite, Mary Rockwood, Edgar Turrentine (banker).

## EUREKA—\$181,000

Jacob Cheney, Chauncey Craddock, Charles Duck, Wm. Goyan, John Griffith, Albert Nelson, Hans Nelson (att.), Albert Noe, Charles Oglesby, Frank Smith, Eli Vige.

## EXETER—\$74,000

Max Levenson, Alvah Moye, Jacob Shirk.

## FRESNO—\$775,000

Wm. Barcus, Silva Basso, Wm. Bowen, Newton Carnine, Franch Chance, Charles Hall, Vernon Henderson, Wm. Hendricksen, Angus Howell, Leonidas Jack, Grace Jacobs, Eva Manolan, Sarah Martin, Joe Melikian, David Newman, Maude Post, Paul Sarafian, John Sears, Joseph Shaw, Stephen Shup, Mitchell Suglian, Michael Sullivan, Lorne Taylor, Margaret Webber, Ernest Weimar, Philip Williams, Robert Woods, Van Wright.

## FULLERTON—\$196,000

George Fordham, Henry Jencks, Fred Krause (banker), Knute Norswing, Marcus Olson, Max Orkin, Fred Rhine, Edward Wents.

## GLENDALE—\$935,000

Over 73 Ordinary Claims  
Over 63 Industrial Claims—\$23,331  
Jesse Asbury, E. Baker, Hez Ballard, Clinton Booth, Will Brown, Jake Buckel, Anna Burkhardt, Wm. Cargo, Homer Ganz, Ben Goodwin, Berman Hasenbusch, Fred Hissey, Arthur Johnson, Wm. Keith.

Edward Krachley, John Lambie (executive), Roger Loney, Leonard McGaughey, Charles Nelson, Elizabeth Pulliam, Francis O'Connor, Michael O'Leary, Donna Rainboldt, John Scott, Beverly Stanley, Frederick Thomas, John Trotter, Henry Waring, Elizabeth Welton, Winfred Wylie.

## HANFORD—\$63,000

Roy Langford, Leslie Logan, Strother Lovelace, Francis Verser.

## HAYWARD—\$47,000

Richard Fabin, Harry Lorigan, Harry Lum (architect).

## HOLLISTER—\$39,000

Eugene Boynton, Lena Jennings, John Paterson.

## HOLLYWOOD—\$933,000

Over 14 Industrial Claims—\$4,771  
Joseph Ackerman, August Asmusen, Benjamin Calkins, John Campbell,

Harry Gregory, Rufus Griffin, Herman Haupt, Simeon Jacobs (journalist), Edgar Kahn, Wm. Lye, David MacDonald, Paul Myers (ins.), Ralph Palmer, Walter Patch, Emory Schultz (dentist), Burt Tinker, Harry Warshavsky, Stella Wilson.

## HUNTINGTON PARK—\$417,000

Over 46 Industrial Claims—\$16,545  
Jay Bartlett, Paul Byrd, Leonard Cluff, Walter Comstock (ins.), Wm. Grant (State Representative), James Haynes, August Hartfield, Harry Hodgins, Wm. Hofer, Alfred Kearney, Martin Lybrook, Clyde Meadows, Frederick McClung, Orville Meadows, W. Rorschach, Wm. Schulze, Irvin Willardson.

## INGLEWOOD—\$216,000

Over 35 Industrial Claims—\$14,605  
Edwin Ash, Walter Barr, Paul Becker, Henry Collins, Milling Dawson (realtor), Thomas Denton, Loren Garberg, Steve Klehse, Elton Niskern, John Olson, Wm. Rice, Edward Ritterbush.

## LIVERMORE—\$30,000

James Gallagher, Jr., Josephine Jensen, Leo Marzen.

## LODI—\$71,000

Fernando Christesen, Charles McConnell, Anna Weitz.

## LONG BEACH—\$1,525,000

Over 126 Ordinary Claims  
Over 62 Industrial Claims—\$21,585

Dr. Vestal Abraham, Samuel Bag-nell, Wm. Bonekemper, Marion Burns, Lutz Cheesman, Richard Dewire, Wm. Dixon, Agnes Donohue, Nordine Falk, Albert Fincher, John Fournell, Louis Gallegos, Robert Goodnow, Oscar Grimm, Joseph Irvine, Charles Jones, George Lamoureux, Joseph Lang, James Lannen, Wm. LaVelle, Bluma Levand, Franklin Lyman, Evalyn McGeigan, Eugene Martin, Robert Melville, Frank Noyes, Wm. Orr, James Pain, Jesse Hayden (photographer), Arnold Patterson, James Ray, Hugh Rayle, Louis Robbins, Bryant Rogers, Sherman Ross, Harvey Self, Vincent Shell, Albert Stannard, Wm. Stephenson, Charles Stover, Harry Whitesell, Robert Wilson, Clarence Woodward.

## LOS ANGELES—\$25,460,000

Life insurance payments averaged \$83 per family.

They represent 16 percent of the wages

## GEORGE H. PAGE, Mgr.

Los Angeles Agency

California-Western States Life Ins. Co.

418 Chamber of Commerce Bldg.

(Our Agency's Twenty-fifth Year)

paid by manufacturers operating in the city.

Life insurance payments over a 21 year period equal the city's annual retail trade volume.

Over 889 Ordinary Claims  
Over 491 Industrial Claims—\$124,637

## CLAIMS BY AMOUNTS:

1—\$500,000 or over

9—100,000 to \$250,000

18—50,000 to 100,000

26—25,000 to 50,000

91—10,000 to 25,000

141—5,000 to 10,000

202—3,000 to 5,000

221—2,000; 182—1,000

Louis Aber, Hyman Abrams, John Adams, Andrew Ahlman, Herbert Allard, Joseph Allen, Frederick Allers, Dr. Charles Applegate, Clarence Applegate, Benjamin Ariel, Lois Asche, Tony Babb (Mgr. Kodak Co.), Llewellyn Baird, Clarence Baker, Kermit Baker, Harry Baldwin, Edwin Balling, Daniel Barbier, Arthur Barnes, Grant Bartlett, Hans Bauscher, Joseph Bedard, Fred Berg, Max Bernson, W. Beutley, Otway Blain, J. Bolsvert, James Booth, Raymond Broadus, Milton Bradford, Lewis Bruce, Ronald Brunswick, Milton Bryan (att.), Ira Bullis, Winston Bullock, Charles Bunnell (broker), Harris Bush, Benjamin Calkins, Eston Calvert, Charles Camm, Arthur Camp, Charles Campbell, Walter Campbell (att.), Alfred Carpenter, Arthur Carpenter Wm. Carpenter, John Charleston, Ernest Chatfield, Walter Childers (ins.), Hiram Cleaver, Fred Codington, Ralph Cogan, Adelbert Cogswell, Roby Compton, Wm. Coon, Wm. Cory (realtor), Frank Cotharin, Percy Cradall, Harry Crawshaw, Howard Cummings, Alvin Daniel, Buford Davidson, Charles Davidson, Lowell Davis, Lucian Dean, Arthur Dearborn (retired banker), Kenneth Decker (mfr. radio sound equipment), Sidney DeGuire, George Denyer, Hyman DeVorkin, Thomas Dewese, Wm. Dinsmore (publisher), Robert Doherty, Joseph Domecq, Charles Donnell, Wm. Duke, James Eckert, Verne Edwards, Jas. Egan, Peter Engelken, Paul Epstein, Edwin Erickson.

Ben Farrell, Thomas Ferguson, Francis Ferlin, Elias Fisch, Jeff Fitzgerald, Harlan Ford, Frank Forker (vice-pres. bank), Francis Forrest (ins.), Robert Forrest, Alvin Fox, Louis Franklin, Cecil Fritz, Purl Fuller, Frank Good, James Gordon, John Graham, Arthur Grant, Gordon Grant (investments), Eli Greenfield, Joe Greenspun, Harry Gregory, Michael Griffin, Clarence Griffith, Arthur Griggs, Gris Hagen, Paul Hammond, James Hankins, Herbert Hardy, Zellner Hart (mgr. bank), Fulton Harvey, Wm. Hepler, John Herzinger, John Hickman, Edwin Hobart, John Hollander, Wm. Hol-

lies, Orville Honnald, Roger Hostetler, John Hughes, Clarence Huston, Frank Hutton, Samuel Jackson, Frank Jedlicka, Alvin Johnson, Norman Johnson (ins. broker), Scott Johnston, Clarence Jones, Albert Jurden, Nathan Kaplan, Wallace Kelley, Leo Kelly, Arthur Kemman, George Kenson, Stanley Keyes, Laurice Killingstad, Henry Knopf, Charles Kuhn, Lawrence Lake, Howard Lampe, Fred Larson, Ray Lee, Frank Leeds, Morris Leffler Preston Leslie, Zachariah Lippe, George Lohr, Jerome Lowry, John Lux, Lawrence McDowell, Charles Mc-Kinley, Arthur McKinnon, Christine McLeod, John McQueen, John McWilliams (bank official), John MacMillen (executive), Gustav Magenheimer, Thomas Maher, Lyle Mallette, Hood Martin, Leon Mason, Charles Matson (att.), David Maxwell (retired box mfr.), Walter Meyers, Harry Morgan, Russell Morris, Thomas Mottram, Wm. Mowry, Carl Mungersdorf, Joseph Murray, Forrest Nelson, George Nicholas, James Osborne, Morris Oxstein, Dr. Frank Parizek, Walter Parkin, Gerald Parsons, Frank Passarelli, Raymond Pealer, Frank Peck, James Peed, Wm. Perluss, Calvin Perry, Theodore Phelps, Wm. Pierce, Ralph Pingree, Charles Plummer (architect), Walter Pockros (realtor), Joseph Pollock, Richard Prew, George Punsion.

Julius Radorn, Allen Randall, James Reed, Albert Rhoads, Emmitt Rice, Clarence Richards, Harry Richardson, James Riordan, Waldo Rissmann, Walter Ritter, George Roberts, Juell Robinson, Howard Rose, Clyde Rosenberg, Curt Rosenthal, Alfred Roth, Lewis Rust (ins.), John Rutledge, Louis Rutt, Wm. Sayers, Percival Schumacher, Dr. Emory Schultz, Rupert Schutzen, Daniel Scully, Alma Sessions (engineer), Gilbert Shaffer, James Shields, Clarence Siegfried, Harry Simon, Olvin Singer (Vice-Pres. Los Angeles Furniture Co.), Earle Slaker, Arthur Smith, Theodore Sohmer, Frank Sprague, Charles Spriggs, Max Stafford, Lindsay Stanton, Robert Staples (musician), Alexander Stewart, Herbert Stewart, Vernon Stires, Herbert Sone, Frank Strong, Fred Sturtevant, Peter Sundin, Carl Swan.

Houston Taylor, James Thomas, Wm. Thornburgh, Francis Tierney, Charles Tirman, Clifford Titus, Walter Tuller, Wilbur Ulrich, Simon Varon, Inez Walcott, Herman Waldman (furniture mfr.), Leaper Walters, Watson Walters, Bryan Wardell, Frank Watkins, Fred Watson, Merriweather Wachter, George Webster, Herrick Wells, Guy West, Dr. Hiram West, Luther Wharton, Nelson Wheelock, Edward Whitting, Chester Widorn, Walter Wilcox, Don Wilkinson, Fred Wilson (realtor), Saul Wilson, Wm. Winford, Hymon Winnick, Peter Wolfe, Ben Wolman (jeweler), Chase Wood, Jesse Wright, Thomas Younger.

## MARTSVILLE—\$52,000

Sidney McRee, Anard Stevens, C. Werner.

## MAYWOOD—\$71,000

Beverly Kingslick, Clarence Miller, Dr. Rigdon Slocumb.

## MERCED—\$75,000

George Givens, Gladys Lundberg, Lewis Paine.

## MODESTO—\$126,000

Barney Bond, Paul Frantz, Howard Hershberger, Fred Lawrence, John Medonsa, Wm. Oesau, Thos. Paxton, Earl Simms, Liesbeth Triplett.

## MONROVIA—\$220,000

Allen Bray, Howard Gardner, Richard Glennon, Wm. Hodgkins (furniture mfr.), Finley Roe (engineer), Roy Swain, James Thomson.

## MOUNT SEASTA—\$69,000

Ernest Rouleau, John Schuler, Charles Ward.

## NORTH HOLLYWOOD—\$316,000

Charles Butler (Pres. Butler Mfg. Co.), Josie Carter, George Corcoran, L. Pearl Kizer, Rufus Lake, George Long, Frank Mitchell, Leo Scabill, Oila Sellards, Herman Stausa, Aleck Tierney.

## OAKLAND—\$3,120,000

Life insurance payments averaged \$46 per family.

They represent 12 percent of the wages paid by manufacturers operating in the city.

Over 200 Ordinary Claims  
Over 161 Industrial Claims—\$33,332  
Thor Alquist, Bert Auten, George Barnum, LeRoy Barringer, Charles Bates, Ford Benny, Ed. Bohan, Anton Cardoza, Richard Castle, Fred Cerruti, Edgar Chandler, Alen Cunha (att.), Frank Davis, Ray Dedmon, Carl Doell, John Domke, Anthony Dozier, Carl Drahm, Bernhard Dresser, Floyd Dull, Knut Erickson, Lawrence Flynn, Edwin Furth, Frank Hain (att.), Edward Harpe, Clyde Hatch, Fred Heinatz, Charles Hickman, Wm. Holman, Charles Impey, Emery Jacobson, Thomas Kelly, Frank Laffargue, Wm. Lambert, Wm. McNamara, Jr., Lloy Maguire, John Maxwell (Pres. Maxwell Hardware Co.), Charles Meyerstein, John Muller, David Muir, Edgar Myersick, Charles Niederker, Theodor Nielsen, James Parks, Dr. Richard Penzotti, Gordon Pierce (pres. lumber co.), Frank Raucher, Evar Roseberg, Clyde Sears, Edward Selby, Lewis Sherman, Jens Sindahl, George Smith, Adolph Swensen, Frank Tapper, Harold Thatcher, Robert Todd, Herbert Townsend, Edith Whitworth.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1939.



## California—Continued

## ONTARIO—\$195,000

Dr. Hugh Delahoyde, Hamlin Ely, Robert Gilliland (banker), Ben Henke, Dr. George Henke, Carl Holmer, Jess Rowlands, Benjamin Webber, Francis Zeller (minister).

## OROVILLE—\$57,000

Charles Bernhardt, Charles Jackson, Ralph Knox, Roy Robinson, Jacob Sandler.

## PALO ALTO—\$230,000

John Briggs (retired), Anna Goin, Geo. Hays, Cora Louscher, James Mansfield.

## PASADENA—\$1,245,000

Joseph Brown, Betty Fox, Daniel Fox (minister), Caroline Hicks, Dr. Jesse Horton, Clarence Jacobs, Carl Jepson, Charles Klineop, Helen McCallum, Millie Merrill, Wilson Mooney, George Mosser (executive), David Munhall, Norman Phillips, George Pooler, Glenn Prosser, Joseph Saderup, Frank Sanman, Fred Schneider, Chas. Schroeder, John Schulkins, Samuel Storrow, Robert Tease, Isabell Thompson, Benjamin Thomson, Frank Watson, Herman Ziegeler.

## Petaluma—\$60,000

John Buckett, Emil Johnson, Henry Nisson, Abe Wengen.

## PIEDMONT—\$336,000

Oliver Ellsworth (att.), John Flynn, Green Harbaugh, Frederic Lee, Arthur Tasheira (att.), Waverly Tilden, Will Wood.

## POMONA—\$141,000

Charles Brittain, Edwin Childers, Alva Eisenbrey, Marion Mathis, Elzie Westlake.

## PORTERVILLE—\$42,000

George Grap, Emmet Nelson, Carl Tyler.

## RED BLUFF—\$58,000

Arthur Cornelius, Richard Fuller, Jesse Hart, D. Jamison, Clarence Mendenhall, Thomas Miles.

## REDDING—\$45,000

Adolphus Bystle, George Ealderton, Harry Cave, Arthur Stabler.

## REDLANDS—\$150,000

Young J. Atwood, Ferdinand Grassie, Nicholas Leelan, Harry Nott, Raymond Payne, Pearle Wyman.

## REDONDO BEACH—\$55,000

Dr. Max Dorland, Teresa Dunovich, Homer Gosney, Ertle Meese.

## RICHMOND—\$90,000

Virtu Bennett, David Erickson, Truman Glover, Stanley Wood.

## RIVERSIDE—\$310,000

Aaron Beasley, Jefferson Colburn, Aaron Graham, Thomas Hoppenyan, Stanley McDougall, Dr. Albert Parker, Opal Price, Richard Richards.

## SACRAMENTO—\$1,660,000

Life insurance payments averaged \$72 per family. They represent 20 percent of the wages

Charles Berg, Wm. Bujack, Charles Burrows, Percy Carr, Thomas Coghlan, Ralph Conolly, Harry Cook, Earl Cornell, James Dadds, Harold Dodge, Ralph Donald, Oliver Evans, Fred Everts, Clinton Farwell, Sherlock Fay, Dave Gershon, Wm. Goddard, Hugh Gott, Raymond Gulon, Henry Hamilton (druggist), Lean Hollis, Jeter Horton, Heyman Jaret, John Kahle, Jr., Charles Keep, Norman King, Dr. S. King, Walter Kleinsmid, O. Langer, Wm. Leonard, Harry Lewinson, Stephen Lewis, John McCormick, Lloyd Mehlig (ins.), Fred Miller, Frank Mosk (merchant tailor), John Oien, Fred Pierce, James Redelings, George Sasson, Charles Selgrove, Thomas Shadwell, Chas. Sheets, Earl Thayer, Edmund Ward, Harry Warner, John Watson, Charles White, Vinson Wiley, Robert Wren.

## SAN FERNANDO—\$47,000

Leonard Ansley, Jessie Decker, Wm. Robinson.

## SAN FRANCISCO—\$17,330,000

Life insurance payments averaged \$113 per family. They represent 33 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 15 year period equal the city's annual retail trade volume.

Over 553 Ordinary Claims

Over 133 Industrial Claims—\$33,879

## CLAIMS BY AMOUNTS:

2—\$100,000 or over
4—50,000 to 100,000
14—25,000 to 50,000
39—10,000 to 25,000
70—5,000 to 10,000
116—3,000 to 5,000
106—2,000; 202—1,000

Joaquin Afonso, James Allen, Ike Anixter, Curtis Armstrong, James Bain, Harold Beamer, Leonce Bertin, Abraham Blotcky, Albert Boge, John Boomer, Ralph Boyce, Frederick Brandt, Alexander Brockhoff, Herbert Brooks, Hugh Brosnan, Gerald Browne, Benjamin Brun, John Buckley, Frank Buckholz, Elmer Burk, Herbert Burnett, Frank Bush, Charles Cameron, John Carroll, John Carter, Horace Clifton (realtor & ins.), Melville Cohn, Peter Conley, Joseph Cox (executive), John Crampton, Wm. Crook, Jr., Bernard Crosson, John Cullen, Wilford Daniel, Morgan Deasy, Robert Dolan, Edward Douglas, Carl Drahms, Charles Dudley, Clyde Eakin, Jacob Edelstein, Roy Edstrom, Hugh Ewing, George Pensky, Harry Fisher, James Fitzsimmons, Frank Ford, Edward Fortune, Todd Franklin, Elmer Gerry, Theodore Gibson, Ralph Giddings, Allan Gilmour, Alphonso Glenn, Charles Goff, Caroline Goodall, Edgar Gordon, Thomas Graham, Orvis Gray, Corinne Griffith, Edward Haas, Ruth Hanna, Robert Hans, John Hargens, George Harris, Nicholas Harris, John Herbert, Robert Hind, Walter Hoff, Sigmund Hoffman, Cornelius Hoogendyke, Joseph Hooper, Carl Jessen.

Frank Kane, Leland Kelly, Jack Kern, Harry Kilpatrick, Norden Knudsen, Wm. Krohn, Charles Kulp, Sten Kuylen, Paul Lawrence, Geo. Leathurby, Harold Levy, Harry Lewis, Eugene Link, Alvin Lofgren, Monroe Lohr, Wm. Lowery (att.), Thomas Lyons, Joseph McCarthy, Wm. McCrath, Ralph McCready, Harry McDearmon, Annett McDonough, Henry Machris, Merlin Madison, Harry Mandeville, Louis Montgomery, Eugene Moore, Raymond Morales, Ward Morris, Henry Nave, Clarence Nelson, S. Norwood, Louis Nunan, Wm. Otis, Henry Pearson, Samuel Pechner, Alfred Pederson, Ray Pedersen, Creston Penn, Fred Plageman, Brandley Plymire, Allen Pope, Chester Powell, Edward Preston, Richard Quinlan, Dallas Rader, Edwin Rathbun, Thomas Reardon, James Reilly, Wm. Roberts (ins.), Wm. Rodgers, Ferdinand Sarno, Dr. Ralph Scheier, Felix Scheyer, Herman Schmidt, Emmet Seawell, Jess Shepherd, Philip Sheridan, Carl Simpson (mfr.), Joseph Sloss, Byron Slyter (florist), Andrew Smith (ins.), Nestor Straft, Frank Struwecker.

John Thorpe (pres. brick contractors co.), James Tiehe (Owner Outdoor Adv. Co.), Peter Townsend, Elmer Van Loon, Joseph Walker, Eugene Werner, Albert Wickham, Dr. Charles Wilson, Russell Wolden (electrical supplies), Allen Woodard, Wm. Wright, Arthur Young.

## SAN GABRIEL—\$75,000

Joseph Allen, John Davies (tile mfr.), Henry Golden, Charles Sevitz, Asa Trostle.

## SAN JOSE—\$505,000

Henry Bruce, Angelo Cirligliano, Frederick Conrow (retired banker), Russ Frost, Herbert Gikerson, Howard Hugins, Robt Mansfield (minister), Edw. Maul, Harold Miller, Clifton Miramonte, Seth Nichols, Lewis Oakley, James Quinby, Howard Rees, Charles Teubner, Harry Wade, Bertha Wiltz.

## SAN PEDRO—\$366,000

Antonio Cabral, Anthony Cunha, Frank DeRoo, John Petersen, Hilden Peterson, Louis Springmeyer, Wm. Zumhof.

## SAN LUIS OBISPO—\$63,000

Joseph Andre, Mary Cochren, Chester Hancock, Jesse Newton.

## SAN MARINO—\$140,000

Joseph Hartman, George Houser, James Thomas.

## SAN MATEO—\$327,000

Vere Chambers, Harold Haupt, Hjalmer Johnson, Alvin Lusk, Charles

Mickelsen, Asahel Morse, Edgar Parlett, John Parrott.

## SAN PEDRO—\$336,000

George Brunken, Cloyd Chamberlin, Wm. Dobbs, Jonathan Kimball, Jr., John Peterson, Wm. Reynolds.

## SAN RAFAEL—\$64,000

Horace Fuller, Jr., Jesse Hilliard, Joseph Pizzetti.

## SANTA ANA—\$258,000

Homer Ames, Laurence Barnhart, Wm. DeWolf, Lawrence Hemphill, Mildred Mead, Edward Millard, John Mitchell, John Stephenson, Theodore Winbigler.

## SANTA BARBARA—\$398,000

Homer Duffey, D. Hays, Earl Hilton, John Lathin, Rene LeFevre, Elmer Lingo, John Little, Albert McCready, Claude Maennel (att.), Walter Newhouse, Frank Owen (oculist), Hildin Peterson, Wm. Young.

## SANTA MONICA—\$335,000

Andrew Christianson, Bessie Erlund, Jack Henry, Jean Miller, Christopher Turner.

## SANTA ROSA—\$159,000

Wm. Culmer, Charles Dibble, John McHugh, Dr. David Mahan, Henry Make, Constanti Ruggeri, Arthur Sewell, Clarence Townsend, Edwin Townsend, Henry Weske.

## SOUTH GATE—\$80,000

Robert Fleming, Lena Lorusso, Chas. Savage, Walter Smith.

## SOUTH PASADENA—\$187,000

James Cogswell (mining engineer), Arthur Dixon, Ernest Hennis, James Hulme, Isaac Isenogle, Mae Mackellar, George Pettitjohn, Fred Reuter.

## STOCKTON—\$570,000

Philo Blount, Frank Boggs (realtor), James Cavanaugh, Wm. Cloud, John Cooper, Leo Dallamaria, Fred DeBernardi, John Ferreira, Jos. Garrigan, Frederick Hall, John Idart (hotel owner), Francis McCan (dentist), Louis Maffei, Peter Mentaberry, Dr. George Pache, Alvah Russell, Harry White, George Willis.

## TAMPA—\$152,000

Charles Cole, Howell Denton, Fitzhugh Faughn, Dr. Harrison Hawkins, Francis Hovis, Clyde Maledy, Perry Osborne, Samuel Palm, Paul Wallace.

## TURLOCK—\$84,000

Harry Bates, Arthur Ferguson (ins. broker), Gustaf Johanson, Frederick Nugent.

## VALLEJO—\$82,000

Charles Bailey, Albert Boss, John Bradley, James Kampster, John Morrissey, Carl Swenson.

## VAN NUYS—\$85,000

August Bohnert, Floyd High, Dr. Leslie Lamb, Jesse McCormick, Park McKinney, Wesley Mann, Walter Martin, Fred Sloan, Walter Swartzell, Edwin Taylor, Henry Vollmer.

## VENICE—\$97,000

John Dingman, Fred Galloway, Merivin Garrigue, Charles Kauffman, John Klem, George Michaelson, Wm. Potts, Gilbert Rhoades, Wm. Wren.

## VENTURA—\$110,000

Leonard Barr, Wm. Blair, Laurel Boyer, Charles Fink, Claude Tuttle.

## VISALIA—\$54,000

Nathan Levy, Jess McSwain, Roy Maire, Robert Newberg.

## WATSONVILLE—\$90,000

Edward Angel, John Gurovich, Wm. Lee.

## WEST LOS ANGELES—\$280,000

Joseph Agnew (ins.), Joseph Garmley, Albert Gretchman, Albert Lawrence, Arley Ostrander, Eugene Rittenhouse, Lynn Snyder, Frank Strong (realtor), Guy Watt.

## WHITTIER—\$149,000

Wm. Blackie, Elmer Cain, Martin Elparza, Wm. Hall, B. Harbour, Pleasant Henderson, Clinton Matteson, Vero Mayhew, Charles Torrey, Reuben Walters (att.), John Wonders.

## WOODLAND—\$40,000

Ada Barr, Frank Beer, Fred March, Gottlob Plocher, Harvey Snively.

## YUBA CITY—\$29,000

Seely Cook (orchardist), Frank Hager, Andrew Smith.

## OTHER CALIFORNIA TOWNS—\$10,845,000

## (Partial List)

Albany: Joel Hanna, Harlow Higley.—Alta Loma: Carroll Hamilton.—Alturas: Jeff Kelly.—Andrade: Fred Pina.—Antioch: Murray Bidwell.—Artesia: Stuart Dolan, E. Taylor.—Auburn: Grafton Reed.—Azusa: John Bantly, Charles Morgan.—Bellflower: Robert Coker, George Smith.—Benicia: Frank Duval.—Bishop: Louis Bodle, Birtsel Johnson.—Bloomington: Antonio Rotolo.—Blythe: Jesse McNutt.—Brawley: Frank Hoffmeister, Joe Weir.—Calipatria: Otto Withers.—Camarillo: Charles Tuttle, Bernardo Arregul.—Centerville: James Cryon, Dr. Elton Ormsby.—Chula Vista: Ellwood Galehouse, James Wilkinson.—Colfax: George Leventon.—Colton: Anna Hardwick, Edna King.—Colusa: Charles Poage.—Concord: Lee Border, Charles McCann.—Corona: Charles Main, Violet Patten.—Covelo: Dr. John Hogshead.—Crescent City: Ronald McCoy.

## Lived on Insurance Disability Income for 10 Years

LOUISIANA—My husband carried about \$20,000 insurance, it seemed quite hard to carry as he was not a big salaried man, but there came a time when he became incapacitated but on some of the insurance he had disability, so we lived on that income about 10 years, then he became much worse, and our expenses could not be met by the income, and we borrowed on our principal, of course that reduced the amount of the capital, but it permitted us to take care of him, have nurses and hospitalization. After his death we left the amount we received with the insurance companies and received a monthly income for life.

I cannot think there is any way one can invest money that will provide for a family as life insurance has done for us.—Mrs. M. C.

Cruckett: George Likens.—Cucomonga: Ray Ford.

Del Mar: Harry Woodruff.—Dinuba: Francis Cruff, Annie Kinsian.—Downville: Harry Boyington, Charles Montague.—Dunsmuir: George Stauffer.—Eagle Rock: Earl Dunlap, Harold Stevens.—El Cajon: Frank Grover, Wm. King.—El Cerrito: Carlo Canepa, Claude Millard.—El Monte: Rafoed Arnold (ins.), Hans Thomson.—Emeryville: Clyde Burkman, Ralph Hawley.—Fairfax: George Gordon, Jr.—Fillmore: Marcus Wells.—Folsom City: Vernon Wickstrom.—Ft. Bragg: Carl Pesula.—Fortuna: Peter Philipsen (Mgr. Humboldt Creamery Assn.).—Fowler: Sisie Cannizzaro, Lillie Robb.—Galt: Lillie Conklin.—Garden Grove: Hilda Marr.—Glendora: Peter Millar.—Grass Valley: Wm. Hahn, Jr., George Worthington.—Gridley: Caleb Boulware, Bernhard Munter.—Groveland: Albin Peterson, Ida Sinclair.—Gustine: Antonio Fraga, George Smith.

Healdsburg: Emile Agostini, Thos. Clawson.—Hermosa Beach: Henry Froude, Morton Leftwich.—Hillsborough: Dr. John Galloway.—Holtville: Edward Hopper.—Imola: Mary Green, Henry Schilling.—Imperial: Wm. Ezell, John Ross.—Indio: John Gump, Jacob Riedel, Sr. (baker).—Isleton: George Denison.—Jackson: George Fuller, Cory McKenzie.—Kelseyville: John Saderlund.—Kerman: Frank Couto, Leo Melikian.—King City: Leslie Hables, John Lacrabere.—Kingsburg: Stith Ledbetter.

Laguna Beach: Samuel Johnston.—La Habra: Robert Sturdy.—La Jolla: Jacob Harper (att.), H. LaBoiteaux.—La Mesa: Harry Miller.—Lincoln: John Moore.—Lindsay: Albert Donelson, Charles Hunsaker.—Lompoc: Lorenzo Manfrina.—Longvale: Gilbert Norris.—Lynwood: Raymond Liggett.—McCloud: California Tannehill.—Magalia: Amos Low.—Montebello: Edward Dugger.—Monterey: George Doney, John Tauffer.—Murietta: Wm. Hackenberg, Frank Shupe.—Napa: Milton Timm, E. Ross.—National City: Michael Griffin, Frederick James.—Needles: Herbert Chapman.—New Castle: John Freitas, Jr., Tsutamu Matsuda.—Nisland: Carl Johnson.—Norwalk: Otto Goedhart, John Little.—Ocean Park: Thomas Hahn, John Petersen.—Oceanside: Charles Shaffer.—Orange: Alva Hodson, Sarah Leonard.—Orland: Wm. Sims.—Oxnard: Walter Riley, Anton Rohleder.—Pacific Grove: Thomas Cannon, Ovid Rogers.—Palmdale: John Cable, Adolph Petersen.—Palmdale: Morgrove Hertjes.—Palmdale: Fred Aldrich, James Montgomery.—Paso Robles: Stanley Cuendet.—Patterson: Carl Lyons.—Placerville: John Scherer, Joseph Scherer.—Point Reyes Station: Edward Roels.—Pollock Pines: Harriet Niebling.—Potter Valley: Moses Briggs.

Red Mountain: John Laird.—Redwood City: Daniel Flynn, Mary Walker.—Redwood Valley: Charles Stone (supt. Gilmore Oil Co.).—Rialto: Ben Casey.—Rio Oso: Ernest Conant.—Rio Vista: Joseph Hierlily.—Riverdale: Archie McKean.—Rohnerville: Eustace McCush.—Roscoe: John Nell, Gordon Raines.—Ryder: Frank Pimentel.—St. Helena: Frederick Beringer.—Sanger: Frank Bruce, Benjamin Meyer.—San Jacinto: Wm. Vosburg.—San Maritus: Wm. Johnson.—Santa Cruz: Harry Simkins, George Wase.—Santa Paula: Frances Dunbar.—Saratoga: Percy Carter.—Sawtelle: George Lenz.—Sebastopol: Samuel Reyer, Arthur Swain.—Sierra Madre: Moto Sakamoto, Robert Walker.—Sierraville: Charles Duourdieu.—Sonoma: Wm. Burnham.—Suisun City: Joseph Finney.—Sunnyvale: Charles Spalding.

Taylorsville: Marvin Boney.—Tracy: Kaichi Kaku, Charles Pets.—Tujunga: Fred Teter.—Tulare: Antonio Ribeiro.—Upland: Menno Beutler.—Verona: Louis Minghetti.—Vinita: John Hall.—Vista: Frederick Frohardt.—Walnut Creek: Samuel Frank.—Washington Park: Thos. Larson.—Weed: Loran White.—Westmoreland: George Kerr.—Willits: Don Sheets.—Wilmington: Walter Henson, John Schneider.—Woodlake: Elmer Thatch.—Woodside: George Bogle, Guy Whitaker.—Yountville: George Trubody.—Yreka: Wm. Pollock, Richard Poutz.

## GILBERT BALL

Manager

Sacramento Agency

California-Western States Life Ins. Co.

405 Insurance Bldg. Phone Main 7000  
Sacramento

paid by manufacturers operating in the city.

Over an 18 1/2 year period life insurance payments equal the total commercial bank deposits in the city.

## Over 85 Ordinary Claims

Lemuel Anthony, Percy Baker, George Baxter, Jerry Bullock, Horace Child, Geo. Cox, Oscar Davis, Jose De Moura, Francis Fisher, Arthur Fleury, Hugh Ford (dentist), Frank Furtado, Roy Harding, Howard Hazen (architect), Samuel Heard, Reuben Kercheval, Henry Lawrence, Antonio Marty, Virginia Maynard, Frank Moyer, Julian Payne, Edwin Powell, Charles Russel, George Walt, Alvin Walker, Stephen Warren, Edward Well, Albert Wickham, Walter Yarwood.

## SALINAS—\$134,000

John Conlan (ins. adjuster), Jacob DeArmond, Charles Eaton, Richard Hawkins, Maury Marsh.

## SAN BERNARDINO—\$356,000

James Eagen, Emma Fisbeck, Dr. Roy Gibbs, Frederick Klein, Ernest Martin, Walter Ross, Wm. Smith, Willard Stine, Lafayette Sullivan, Leona Van Nortwick.

## SAN BRUNO—\$47,000

Wm. Brown, Clifford Crowl, Harry Rubin, George Devin.

## SAN DIEGO—\$1,811,000

Life insurance payments averaged \$51 per family.

They represent 20 percent of the wages paid by manufacturers operating in the city.

Life insurance payments over a 31 year period equal the city's annual retail trade volume.

Over a 22 year period life insurance payments equal the total savings bank deposits in the city.

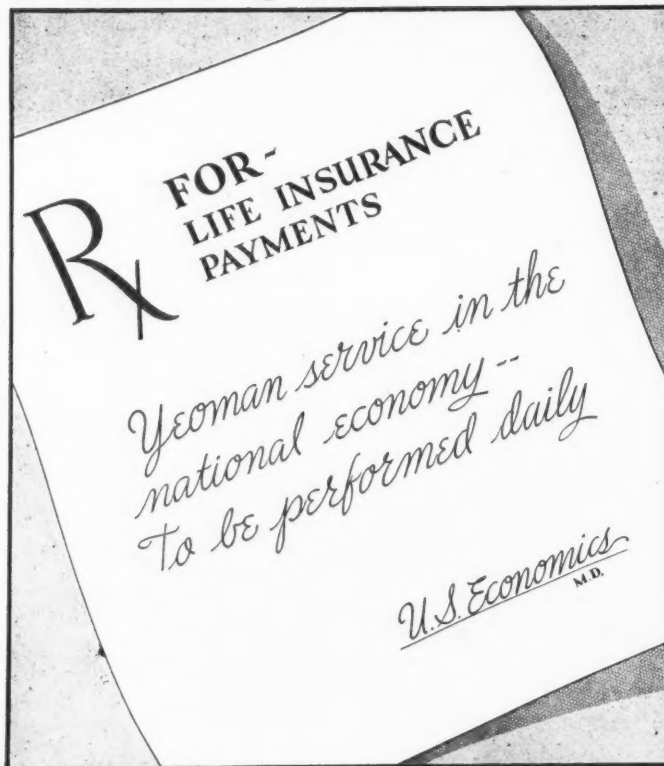
Over 121 Ordinary Claims

Over 39 Industrial Claims—\$9,621

Wiley Ambrose (Pres. Westgate Sea Products Co.), Emil Begulin (realtor),

Names in each town are only a partial list of claims paid during 1939.

# PRESCRIPTION



Evidence of the yeoman service of life insurance payments in 1939 is in this issue of The National Underwriter. \$13,127,659 of the 1939 total was paid policyholders and beneficiaries by The Lincoln National Life Insurance Company of Fort Wayne, Indiana.



★  
Its Name Indicates Its Character